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THE IVORY GATE

*Sunt geminæ Somni portæ: quarum altera fertur
Cornea, qua veris facilis datur exitus umbris:
Altera candenti perfecta nitens elephanto:
Sed falsa ad cælum mittunt insomnia manes.*

VIRGIL, *Æn.* VI.

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THE IVORY GATE

BY

WALTER BESANT

AUTHOR OF 'ALL SORTS AND CONDITIONS OF MEN' ETC.



IN THREE VOLUMES

VOL. I.

London

CHATTO & WINDUS, PICCADILLY

1892

NOTE.

After this novel was commenced in *Chambers's Journal* it was discovered that the title had already been used by the late Mr. Mortimer Collins, for a novel published in the year 1865. The author communicated with Mr. Collins's representatives, and has to thank them for making no opposition to the use of this title.

TO
S. SQUIRE SPRIGGE, ESQ., M.D.

MY DEAR SPRIGGE,

Since it was you who first instructed me in the existence of the brain disease which forms the motif of this story, and furnished me with such illustrations of its working as enabled me to write the story, I am in honour bound to make the most public acknowledgment possible of this fact.

I therefore beg to inscribe your name on the title page of this volume in grateful recognition of an obligation which is not by any means discharged by such recognition. I am also moved to do so in remembrance of another kind of work in which I have been so fortunate as to have your invaluable collaboration.

Very sincerely yours,

WALTER BESANT.

UNITED UNIVERSITY CLUB, S.W.

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THE IVORY GATE

PROLOGUE

WHO IS EDMUND GRAY ?

MR. EDWARD DERING, in a rare interval of work, occupied himself with looking into his bank book. Those humble persons whom the City, estimating the moral and spiritual worth of a man by his income, calls ‘small,’ frequently and anxiously examine their bank books, add up the columns, and check the entries. Mr. Dering, who was not a small man, but a big man, or rather, from a City point of view, a biggish man, very seldom looked at his bank book ; first because, like other solicitors in large practice, he had

clerks and accountants to do that kind of work for him: next because, like many solicitors, while he managed the affairs of other people with unceasing watchfulness, he was apt to neglect his own affairs. Happily, when one has an income of some thousands, private affairs from time to time force themselves upon their owner in the most agreeable manner possible. They obtrude themselves upon him. They insist upon being noticed. They compel him to look after them respectfully: to remove them from the dulness of the bank, and to make them comfortable in investments.

Mr. Dering opened the book, therefore, having for the moment nothing else to do, looked at the balance, was satisfied with its appearance, and began working backwards, that is to say, upwards, to read the entries. Presently, he came to one at which he stopped, holding his fore-finger on the name.

It was on the right-hand side, the side

which to small men is so terrifying, because it always does its best to annihilate the cash balance, and seems bent upon transforming addition into multiplication, so amazing are the results. The name which Mr. Dering read was Edmund Gray. The amount placed in the same line opposite to that name was 720*l*. Therefore, he had drawn a cheque to the order of Edmund Gray for the sum of 720*l*.

Now, a man may be in very great practice indeed ; but if, like Mr. Dering, he knows the details of every case that is brought into the House, he would certainly remember drawing a cheque for 720*l*., and the reason why it was drawn, and the person for whom it was drawn, especially if the cheque was only three weeks old. Seven hundred and twenty pounds ! It is a sum in return for which many and very substantial services must be rendered.

‘ Edmund Gray ! ’ he murmured. ‘ Strange ! I cannot remember the name of Edmund

Gray. Who is Edmund Gray? Why did I give him 720*l.*?’

The strange fact that he should forget so large a sum amused him at first. Beside him lay a book which was his private Diary. He opened it and looked back for three months. He could find no mention anywhere of Edmund Gray. To repeat: he knew all the details of every case that came into the House: he signed all the cheques: his memory was as tenacious and as searching as the east wind in April; yet this matter of Edmund Gray and his cheque for 720*l.* he could not recall to his mind by any effort.

There is a certain stage in brain fatigue when one cannot remember names: it is the sure and certain symptom of overwork: the wise man recognises the symptom as a merciful warning and obeys it. Mr. Dering knew this symptom. ‘I must take a holiday,’ he said. ‘At sixty-seven, one cannot afford to neglect the least loss of memory. Edmund Gray! To forget Edmund Gray—and 720*l.*

I must run down to the sea-side for a fortnight's rest.'

He shut up the bank book and tried to go back to his work. But this name came back to him. 'Edmund Gray,' he murmured—'Edmund Gray. Who on earth is this Edmund Gray? Why did he get a cheque for 720*l.*?'

The thing ceased to amuse him: it began to irritate him: in two minutes it began to torture him: he leaned back in his chair: he drummed with his fingers on the table: he took up the book and looked at the entry again. He got up and walked about the room—a long lean figure in a tight frock-coat. To walk about the room and to swing your arms often stimulates the memory. In this case, however, no good effect followed. The *nommé* Edmund Gray remained a name and nothing more—the shadow of a name. Mr. Dering rapped the table with his paper-knife, as if to conjure up that shadow. Futile Superstition! No shadow appeared. But

how could the shadow of a name—an unknown name—carry off 720 golden sovereigns?

‘I feel as if I am going mad,’ he murmured. ‘Seven hundred and twenty pounds paid by myself in a single lump, only three weeks ago, and I remember nothing about it! I have no client named Edmund Gray. The money must therefore have been paid by me for some client to this unknown person. Yet it was paid by my cheque, and I don’t remember it. Strange! I never forgot such a thing before.’

There was an office bell on the table. He touched it. A clerk—an elderly clerk—an ancient clerk—obeyed the call. He was the clerk who sat in the room outside Mr. Dering’s office: the clerk who wrote the cheques for the chief to sign, brought back the letters when they had been copied, directed the letters for the post, received visitors, and passed in cards: in fact, the private secretary, stage-manager—we all

want a stage-manager in every profession—or confidential clerk. As befits a man of responsibility, he was dressed all in black, his office coat being as shiny as a mirror on the arms and on the shoulders: by long habit it hung in certain folds or curves which never unbent: his face was quite shaven and shorn: all that was left of his white hair was cut short: his eyes were keen and even foxy: his lips were thin: his general expression was one of watchfulness: when he watched his master it was with the attention of a servant: when he watched anybody else it was as one who watches a rogue, and would outwit him, if he could, at his own roguery. In certain commercial walks of the lower kind, where honour and morality consist in the success of attempts to cheat each other, this kind of expression is not uncommon. Whether his expression was good or bad, he was an excellent clerk: he was always at his post at nine in the morning: he never left the office before seven, and, because Mr. Dering was a

whale for work, he sometimes stayed without a grumble until eight or even nine. Man and boy, Checkley had been in the office of Dering & Son for fifty-five years, entering as an errand-boy at twelve.

‘Checkley,’ said his master, ‘look at this bank book. Credit side. Fourth entry. Have you got it?’

‘Edmund Gray, 720*l*.,’ the clerk read.

‘Yes. What is that cheque for? Who is Edmund Gray?’

The clerk looked surprised. ‘I don’t know,’ he said.

‘Why did I pay that money?’

The clerk shook his head.

‘Did you look at the book when you laid it on the table?’

The clerk nodded.

‘Well—what did you think of it?’

‘I didn’t think of it at all. It wasn’t one of the cheques you told me to draw about that time ago. If I had thought, I should have supposed it was your private business.’

‘I was not aware, Checkley, that I have any private affairs that you do not know.’

‘Well—but you might have.’

‘True. I might have. Just so. As I haven’t—who, I ask you again—who is this Edmund Gray?’

‘I don’t know.’

‘Have you ever heard of any Edmund Gray?’

‘Never to my knowledge.’

‘This is the first time you have heard that name?’ the lawyer persisted.

‘The very first time.’

‘Consider. Is there any Edmund Gray in connection with any of my clients?’

‘Not to my knowledge.’

‘Not to your knowledge. Has any Edmund Gray ever been employed about the office?’

‘No—certainly not.’

‘We have recently been painted and papered and whitewashed and new carpeted at great expense and inconvenience. Did

Edmund Gray conduct any of those operations ?’

‘No.’

‘Has the name of Edmund Gray ever been mentioned in any letters that have come here ?’

It was notorious in the office that Checkley read all the letters that came, and that he never forgot the contents of any. If you named any letter he would at once tell you what was written in it even if it were twenty years old.

‘I have never even heard the name of Edmund Gray in any letter or in any connection whatever,’ the clerk replied firmly.

‘I put all these questions, Checkley, because I was pretty certain myself from the beginning ; but I wanted to make myself quite certain. I thought it might be a trick of failing memory. Now, look at the name carefully’—the clerk screwed up his eyes tightly in order to get a good grip of the name. ‘You see I have given him a cheque

for 720*l.*, only three weeks ago. I am not the kind of man to give away 720*l.* for nothing. Yet I have actually forgotten the whole business.'

Certainly he did not look the kind of man to forget such a simple thing as the giving away of 720*l.* Quite the contrary. His grave face, his iron-grey hair, his firm lips, his keen steady eyes, apart from the methodical regularity with which his papers were arranged before him, all proclaimed that he was very far from being that kind of man. Very much the reverse, indeed.

'You don't mean to say, sir,' Checkley began, with a change in his face from watchfulness to terror—'you can't mean'——

'I mean this, Checkley. I know of no Edmund Gray; and unless the bank has made a mistake, there has been committed—a—what do they call it in the law-courts?'

The clerk held the bank book in his hand, staring at his master with open eyes. 'What?' he repeated. 'What do they call

it? Good Lord! They call it forgery—and for 720*l*.! And on you, of all people in the world! And in this office! In our office!—our office! What a dreadful thing, to be sure! Oh, what a dreadful thing to happen! In our office—here!’ The clerk seemed unable to express his astonishment.

‘First of all, get me the returned cheques.’

The cheques always came back in the pocket of the bank book. Checkley was accustomed to take them out and to file them in their proper place.

Again, Mr. Dering neither drew his cheques nor wrote his letters with his own hand. He only signed them. One clerk wrote the letters; another drew the cheques by his instruction and dictation.

Checkley went back to his own room and returned with a bundle of returned drafts. He then looked in the safe—a great fireproof safe—that stood open in one corner of the room, and took out the current cheque book.

‘Here it is,’ he said. ‘Check drawn by you yourself in your own handwriting, and properly signed, payable to order—not crossed—and duly endorsed.—Now you understand why I know nothing about it. Edmund Gray, Esquire, or order. Seven hundred and twenty pounds. Signed Dering & Son. Your own handwriting and your own signature.’

‘Let me look.’ Mr. Dering took the paper and examined it. His eyes hardened as he looked. ‘You call this my handwriting, Checkley!’

‘I—I—I did think it was,’ the clerk stammered. ‘Let me look again. And I think so still,’ he added more firmly.

‘Then you’re a Fool. Look again. When did I ever sign like that?’

Mr. Dering’s handwriting was one of those which are impossible to be read by any except his own clerks, and then only when they know what to expect. Thus, when he drew up instructions in lawyer language, he

expressed the important words by an initial, a medial, or a final consonant, and made scratches for all the words between; his clerks, however, understood him very well. If he had written a love letter, or a farce, or a *ballade*, or a story, no one, either clerks, or friends, or compositors, would have understood anything but a word here and a word there. For his signature, however, that was different. It was the signature of the Firm: it was a signature a hundred and twenty years old: it was an eighteenth-century signature: bold, large, and clear, every letter fully formed: with dots and flourishes, the last letter concluding with a fantasia of penmanship belonging to a time when men knew how to write, belonging to the decorative time of penmanship.

‘Two of the dots are out of place,’ said Checkley, ‘and the flourish isn’t quite what it should be. But the cheque itself looks like your hand,’ he added stoutly. ‘I ought to have seen that there was something wrong

about the signature, though it isn't much. I own to that. But the writing is like yours, and I would swear to it still.'

'It isn't my handwriting at all, then. Where is the counterfoil?'

Checkley turned over the counterfoils. 'What is the date?' he asked. 'March the 4th? I can't find it. Here are cheques for the 3rd and for the 6th, but none at all for the 4th.'

'Let me look.' Strange! There was no counterfoil. And the numbers did not agree with that on the cheque.

'You haven't got another cheque book, have you?'

'No; I certainly have not.'

Mr. Dering sat with the cheque in his hand, looking at it. Then he compared it with a blank cheque. 'Why,' he said, 'this cheque is drawn from an old book—two years old—one of the books before the bank amalgamated and changed its title and the form of the cheques—not much of a change,

it is true—but—how could we be such fools, Checkley, as not to see the difference?’

‘Then somebody or other must have got hold of an old cheque book. Shameful! To have cheque books lying about for every common rogue to go and steal!’

Mr. Dering reflected. Then he looked up and said: ‘Look again in the safe. In the left-hand compartment over the drawer, I think you will find an old cheque book. It belonged to a separate account—a Trust. That has been closed. The book should be there.—Ah! There it is.—I wonder now,’ the lawyer went on, ‘how I came to remember that book? It is more than two years since I last used it or even thought of it. Another trick of memory. We forget nothing, in fact, nothing at all. Give it to me. Strange, that I should remember so slight a thing. Now—here are the cheques, you see—colour the same—lettering the same—size the same—the only difference being the style and title of the Company. The fellow must have got

hold of an old book left about, as you say, carelessly. Ah ! ' His colour changed. ' Here's the very counterfoil we wanted ! Look ! the number corresponds. The cheque was actually taken from this very book ! a book in my own safe ! in this very office ! Checkley, what does this mean ? '

Checkley took the book from his master with a trembling hand, and read feebly the writing of the counterfoil, March 4th, 1883. Edmund Gray, 720*l*.'

' Lord knows what it means,' he said. ' I never came across such a thing in my life before.'

' Most extraordinary ! It is two years since I have given a thought to the existence of that book. Yet I remembered it the moment when it became useful.—Well, Checkley, what have you got to say ? Can't you speak ? '

' Nothing—nothing. Oh Lord, what should I have to say ? If you didn't draw that cheque with your own hand '—

‘I did not draw that cheque with my own hand.’

‘Then—then it must have been drawn by somebody else’s hand.’

‘Exactly.’

‘Perhaps you dictated it.’

‘Don’t be a fool, Checkley. Keep your wits together, though this is a new kind of case for you. Criminal law is not exactly in your line. Do you think I should dictate my own handwriting as well as my own words?’

‘No. But I could swear—I could indeed—that it is your writing.’

‘Let us have no more questions and answers. It is a forgery. It is a forgery. It is not a common forgery. It has been committed in my own office. Who can have done it? Let me think’—he placed the cheque and the old cheque book before him. ‘This book has been in my safe for two years. I had forgotten its very existence. The safe is only used for my private papers. I open it every morning myself at ten o’clock. I shut

it when I go up-stairs to lunch. I open it again when I return. I close it when I go away. I have not departed from this custom for thirty years. I could no more sit in this room with the safe shut—I could no more go away with the safe open—than I could walk the streets in my shirt sleeves. Therefore, not only has the forgery been committed by some one who has had access to my safe, but by some one who has stolen the cheque in my very presence and before my eyes. This consideration should narrow the field.’ He looked at the cheque again. ‘It is dated March the 4th. The date may mean nothing. But it was presented on the 5th. Who came to my room on the 4th or the days preceding? Go and find out.’

Checkley retired and brought back his journal.

‘You saw on the 4th’—— He read the list of callers.

‘That doesn’t help,’ said Mr. Dering.

‘On the 1st, 2d, 3d, and 4th you had Mr.

Arundel working with you here every day from ten till twelve.'

'Mr. Arundel. Yes, I remember. Anybody else?'

'Nobody else.'

'You forget yourself, Checkley,' Mr. Dering said. 'You were, as usual, in and out at different times.'

'Oh Lord! sir—I hope you don't think'—The old clerk stammered, turning pale.

'I think nothing. I want to find out. Go to the bank. See the manager. Let him tell you if he can find out by whom the cheque was cashed. If in notes—it must have been in notes—let those notes be instantly stopped. It is not crossed, so that we must not expect anything so simple as the Clearing House. Go at once and find out exactly what happened.'

This happened at about half-past ten. The bank was no more than five minutes walk. Yet it was twelve o'clock when the clerk returned.

‘Well, what have you found out?’ asked the master.

‘I have found out a great deal,’ Checkley began eagerly. ‘First, I saw the manager, and I saw the pay clerk. The cheque was handed in by a commissionnaire. Everybody trusts a commissionnaire. The pay clerk knows your signature, and thought it was all right. I showed the cheque to the manager. He knows your handwriting, and he says he would swear that the cheque was drawn by you yourself. So I am not such a fool as you think.’

‘Go on.’

‘The commissionnaire told the pay clerk that he was ordered to take it all in ten-pound notes. He took them, put them in his pouch, and walked away. He was a one-armed man, and took a long time over the job, and didn’t seem a bit in a hurry.’

‘About the notes?’

‘The manager will stop them at once. But he says that if the thing was done by an

old hand, there must be confederates in it, and there will be trouble. However, the notes are stopped. That's done. Then I went on to the commissionnaires' barracks in the Strand. The sergeant very soon found the man, and I had a talk with him. He was employed by an old gentleman, he says, staying at the Cecil Hotel, Strand. The old gentleman sent him to the bank with instructions to get the money in ten-pound notes; and very particular he was with him about not losing any of them on the way. He didn't seem a bit in a hurry either. Took the notes from the man and laid them in a pocket-book. It was in the coffee-room, and half-a-dozen other gentlemen were there at the same time. But this gentleman seemed alone.'

'Humph! A pretty cool business, upon my word! No hurry about it. Plenty of time. That was because they knew that the old cheque book would not be found and examined.'

‘Why did they write the cheque on the counterfoil? Why did they put the cheque book back again—after they had taken it out?’

‘I don’t know. The workings of a forger’s brain are not within the compass of my experiences. Go on, Checkley.’

‘The commissionnaire says that he is certain he would know the gentleman again.’

‘Very good indeed, if we can only find the gentleman.’

‘I then went on to the Cecil Hotel and saw the head waiter of the coffee-room. He remembered the commissionnaire being sent for: he saw the bundle of bank-notes brought back from the bank, and he remembers the old gentleman very well. Says he should certainly know him again.’

‘Did he describe him?’

‘There didn’t seem anything particular to describe. He was of average height, so to speak, dressed in gray trousers and a black

frock-coat, and was gray-haired. Much as if I was to describe you.'

'Oh! The notes are stopped. Yet in three weeks there has been ample time to get them all changed. Every note may have been changed into gold in three weeks. An elderly gentleman: gray hair: average height: that tells us nothing. Checkley, the thing has been done by some one who had, or still has, access to my safe. Perhaps, in some way or other, keys have been procured. In that case'—— He stepped over to the safe and opened a drawer. 'See, Checkley; this drawer is untouched: it is full of jewellery and things which belonged to my mother. Nothing touched. Here is a bag of spade guineas again—nothing taken. What do you say to that? If the forger had possessed keys, he would, first of all, have cleared out the things which he could turn into money without any difficulty and very little risk. Nothing taken except that cheque, and the cheque book replaced. What do you say to that? Eh?'

‘I don’t know what to say. I’m struck stupid. I never heard of such a thing before.’

‘Nor I. Why, it must have been done in this room, while the safe was open, while I was actually present. That is the only solution possible. Again, who has been in this room?’

‘All the callers—I read their names to you—your clients.’

‘They all sit in that chair. They never leave that chair so long as they are with me.’ He indicated the chair which stood at the corner of the lawyer’s great table at his left hand. Now the safe was in the far corner, on the other side of the room. ‘They could not possibly——Checkley, the only two who could possibly have access to that safe in office hours are yourself and Mr. Arundel.’

‘Good heavens! sir—you can’t believe—you can’t actually think’——

‘I believe nothing. I told you so before. I think nothing. I want the facts.’

The room was long rather than square, lit by two large windows, overlooking the gardens of New Square, Lincoln's Inn. The lawyer sat with his back to the fire, protected by a cane-screen, before a large table. On his left hand, at the corner of the table, stood the clients' chair: on his right hand, between the two windows, was a small table with a couple of drawers in it. And in the corner, to the left of any one writing at the small table, and on the right hand of the lawyer, was the open safe already mentioned. There were two doors, one communicating with the clerk's room, the other opening directly on the stairs. The latter was locked on the inside.

‘Call Mr. Arundel,’ said the chief.

While Checkley was gone, he walked to the window and observed that any one sitting at the table could, by merely reaching out, take anything from the safe and put it back again unobserved, if he himself happened to be occupied or looking another way. His

grave face became dark. He returned to his own chair, and sat thinking, while his face grew darker and his eyes harder, until Mr. Arundel appeared.

Athelstan Arundel was at this time a recently admitted member of the respectable but too numerous family of solicitors. He was between two and three and twenty years of age, a tall and handsome young fellow, of a good manly type. He was an ex-articled clerk of the House, and he had just been appointed a Managing Clerk until something could be found for him. The Arundels were a City family of some importance: perhaps something in a City Firm might presently be achieved by the united influence of family and money. Meantime, here he was, at work, earning a salary and gaining experience. Checkley—for his part, who was as jealous of his master as only an old servant, or a young mistress, has the right to be—had imagined symptoms or indications of a growing preference or favour toward this young

gentleman on the part of Mr. Dering. Certainly, he had Mr. Arundel in his own office a good deal, and gave him work of a most confidential character. Besides, Mr. Dering was Executor and Trustee for young Arundel's mother, and he had been an old friend and school-fellow of his father, and had known the young man and his two sisters from infancy.

‘Mr. Arundel,’ the lawyer began. At his own house, he addressed his ward by his Christian name: in the office, as managing clerk, he prefixed the courtesy title. ‘An extremely disagreeable thing has happened here. Nothing short of a forgery.—Don't interrupt me, if you please’—for the young man looked as if he was about to practise his interjections.—‘It is a most surprising thing, I admit. You needn't say so, however. That wastes time. A Forgery. On the fifth of this month, three weeks ago, a cheque, apparently in my handwriting, and with my signature, so skilfully executed as to deceive even Checkley

and the manager of the bank, was presented at my bank and duly cashed. The amount is—large—720*l.*—and the sum was paid across the counter in ten-pound notes, which are now stopped—if there are any left.’ He kept his eyes fixed on the young man, whose face betrayed no other emotion than that of natural surprise. ‘We shall doubtless trace these notes, and through them, of course, the forger. We have already ascertained who presented the cheque. You follow?’

‘Certainly. There has been a forgery. The forged cheque has been cashed. The notes are stopped. Have you any clue to the forgery—any suspicions?’

‘As yet, none. We are only beginning to collect the facts.’ The lawyer spoke in the coldest and most austere manner. ‘I am laying them, one by one, before you.’

Young Arundel bowed.

‘Observe, then, that the forged cheque belongs to a cheque book which has been lying, forgotten by me, in this safe for two

years. Here is the book. Turn to the last counterfoil. Here is the cheque, the forged cheque, which corresponds. You see?’

‘Perfectly. The book has been in the safe for two years. It has been taken out by someone—presumably the forger—the cheque has been forged; the counterfoil filled up; and the book replaced. Why was all this trouble taken? If the man had got the cheque, why did he fill up the counterfoil? Why did he return the book? I beg your pardon.’

‘Your questions are pertinent. I come to the next point. The safe is never opened but by myself. It is open so long as I am in the room, and at no other time.’

‘Certainly, I know that.’

‘Very well. The man who took out the cheque book, forged the cheque, and replaced the book, must have done it in my very presence.’

‘Oh! Could not someone—somehow—have got a key?’

‘I thought of that. It is possible. But the drawers are full of valuables, jewellery—curios—all kinds of things which could easily be turned into money. And they were not touched. Now, had the safe been opened by a key, these things would certainly have vanished.’

‘So it would seem.’

‘These are the main facts, Mr. Arundel. Oh! one more. We have found the messenger who cashed the cheque. Perhaps there are one or two other points of more or less importance. There is only one more point I wish to bring before you. Of course—I make no charge—I insinuate none. But this must be remembered—there are only two persons who have had access to this safe in such a manner as to make it possible for them to take anything out of it—Checkley’——

‘No—no—no,’ cried the old man.

‘And you yourself. At the time of the robbery, you were working at that table with

the safe open and within reach of your left hand. This is a fact, mind—one of the facts of the case—not a charge.'

'What?' cried the young man, his check aflame—'you mean'——

'I mean nothing—nothing at all. I want you—and Checkley—who alone have used this room, not counting callers who sat in that chair—to know the facts.'

'The facts—yes—of course—the facts. Well'—he spoke rapidly and a little incoherently—'it is true that I worked here—but—oh! it is absurd. I know nothing of any cheque book lying in your safe. I was working at this table'—he went to the table—'sitting in this chair. How could I get up and search about in a safe for an unknown and unsuspected cheque book before your very eyes?'

'I do not know. It seems impossible. I only desire you to consider, with me, the facts.'

Had Mr. Dering spoken just a little less

coldly, with just a little less dryness in his manner, what followed would perhaps have been different.

‘Yes—the facts,’ repeated the young man. ‘Well—let us get at the facts. The chief fact is that whoever took that cheque and filled it up must have known the existence of that cheque book more than two years old.’

‘It would seem so.’

‘Who could know about that old cheque book? Only one who had been about your office more than two years, or one who had had opportunities of examining the safe. Now, you sat there—I sat here’—he seated himself, only turning the chair round. ‘How is it possible for a man sitting here to take anything out of that safe without your seeing him? How is it possible for him, without your knowledge, to examine slowly and carefully the contents of the safe?’

‘Everything is possible,’ said Mr. Dering, still coldly. ‘Let us not argue on possibilities.’

We have certain facts before us. By the help of these, I shall hope to find out others.'

'At five o'clock every day I put the work in the drawer of this table and I go away.' He opened the drawer, as if to illustrate this unimportant fact. He saw in it two or three pieces of paper with writing on them. He took them out. 'Good Heavens!' he cried. 'They are imitations of your handwriting.'

Checkley crossed the room swiftly, snatched them from him, and laid them before his master. 'Imitations of your handwriting,' he said. 'Imitations—exercises in forgery—practice makes perfect. Found in the drawer. Now!'

Mr. Dering looked at the papers and laid them beside the forged cheque. 'An additional fact,' he said. 'These are certainly imitations. The probable conclusion is that they were made by the same hand that forged this cheque.'

'Found in the drawer,' said Checkley, 'used by Mr. Arundel. Never by me. Ah!

The only two, are we? These imitations will prove that I'm not in it.'

'The fact that these imitations are found in the drawer,' said Mr. Dering, 'is a fact which may or may not be important.'

'What?' cried the young man, flaring up. 'You think that I made those imitations?'

'I do not permit myself—yet—to make any conclusions at all. Everything, however, is possible.'

Then this foolish young man lost his temper and his head.

'You have known me all my life,' he cried. 'You have known me and all my people. Yet at the first moment you are ready to believe that I have committed a most abominable forgery! You—my father's oldest friend—my mother's Trustee! My own Guardian! You!'

'Pardon me. There are certain facts in this case. I have laid them before you. I have shown'——

'To suspect me,' Arundel repeated, 'and

all the time another man—that man—your clerk—who knows everything ever done in this office, is in and about the place all day long.’

‘The imitations,’ said Checkley quietly, ‘were found in his own drawer—by himself.’

‘Who put them there? Who made them? You—villain and scoundrel!’

‘Stop, stop,’ said Mr. Dering coldly. ‘We go too fast. Let us first prove our facts. We will then proceed to conclusions.’

‘Well, sir, you clearly believe that I forged your name and robbed you of all this money. I have not got ten pounds in the world; but that is not, I suppose, a fact which bears on the case. You think I have seven hundred pounds somewhere. Very good. Think so, if you please. Meanwhile, I am not going to stay in the service of a man who is capable of thinking such a thing. I leave your service—at once. Get some one else to serve you—somebody who likes being charged with forgery and theft.’ He flung

himself out of the room and banged the door behind him.

‘He has run away,’ said Checkley. ‘Actually, run away at the very outset! What do you think now?’

‘I do not think. We shall, I daresay, find out the truth in due course. Meantime, these documents will remain in my keeping.’

‘Only, I hope, sir,’ the clerk began, ‘that after what you’ve just seen and heard, after such insolence and running away and all’——

‘Don’t be an ass, Checkley. So far as appearances go, no one could get at the safe except you and Arundel. So far as the ascertained facts go, there is nothing to connect either of you with the thing. He is a foolish young man; and if he is innocent, which we must, I suppose, believe’——but his look did not convey the idea of robust faith——‘he will come back when he has cooled down.’

‘The imitations of your handwriting in his drawer’——

‘The man who forged the cheque,’ said

Mr. Dering, 'whoever he was, could easily have written those imitations. I shall see that hot-headed boy's mother, and bring him to reason.—Now, Checkley, we will resume work. And not a word of this business, if you please, outside. You have yourself to think of as well, remember. You, as well as that boy, have access to the safe. Enough—enough.'

Athelstan Arundel walked home all the way, foaming and raging. No omnibus, cab, or conveyance ever built could contain a young man in such a rage. His mother lived at Pembridge Square, which is four good measured miles from Lincoln's Inn. He walked the whole way, walking through crowds, and under the noses of dray-horses, carriage-horses, and cart-horses, without taking the least notice of them. When he reached home, he dashed into the drawing-room, where he found his two sisters—Hilda and Elsie—one of them a girl of eighteen, the other of thirteen. With flaming cheeks and

fiery eyes, he delivered himself of his story ; he hurled it at their heads ; he called upon them to share his indignation, and to join with him in scorn and contempt of the man—their supposed best friend, Trustee, Guardian, Adviser—their father's best friend—who had done this thing—who had accused him, on the bare evidence of two or three circumstantial facts, of such a crime !

There is something magnetic in all great emotions : one proof of their reality is that they are magnetic. It is only an actor who can endow an assumed emotion with magnetism. Elsie, the younger girl, fell into a corresponding sympathy of wrath : she was equal to the occasion : passion for passion, she joined him and fed the flame. But—for all persons are not magnetic—the elder sister remained cold. From time to time she wanted to know exactly what Mr. Dering had said : this her brother was too angry to remember : she was pained and puzzled : she neither soothed him nor sympathised with him.

Then the mother returned, and the whole story was told again, Elsie assisting. Now, Mrs. Arundel was a woman of great sense : a practical woman : a woman of keen judgment. She prided herself upon the possession of these qualities, which are not supposed to be especially feminine. She heard the story with disturbed face and knitted brow.

‘Surely,’ she said, ‘what you tell me, Athelstan, is beyond belief. Mr. Dering, of all men, to accuse you—you—of such a thing ! It is impossible.’

‘I wish it was impossible. He accuses me of forging that cheque for 720*l*. He says that while I was working in his office for him, a fortnight ago, I took a certain cheque book out of the safe, forged his writing on a cheque, and returned the cheque book. This is what he says. Do you call that accusing, or don’t you ?’

‘Certainly. If he says that. But how can he—Mr. Dering—the most exact and careful of men ? I will drive to Lincoln’s Inn

at once and find out. My dear boy, pray calm yourself. There is—there must be—some terrible mistake.’

She went immediately ; and she had a long interview with the solicitor.

Mr. Dering was evidently much disturbed by what had happened. He did not receive her as he usually received his clients, sitting in his arm-chair. He pushed back the chair and stood up, leaning a hand on the back of it, a tall, thin, erect figure, gray-haired, austere of face. There was little to reassure the mother in that face. The very trouble of it made her heart sink.

‘I certainly have not accused Athelstan,’ he said. ‘It is, however, quite true that there has been a robbery here, and that of a large sum of money—no less than 720*l*.’

‘But what has that to do with my boy?’

‘We have made a few preliminary inquiries. I will do for you, Mrs. Arundel, what I did for your son, and you shall yourself

understand what connection those inquiries have with him.'

He proceeded coldly and without comment to set forth the case so far as he had got at the facts. As he went on, the mother's heart became as heavy as lead. Before he finished, she was certain. There is, you see, a way of presenting a case without comment which is more efficacious than any amount of talk; and Mrs. Arundel plainly perceived—which was indeed the case—that the lawyer had by this time little doubt in his own mind that her son had done this thing.

'I thought it right,' he continued, 'to lay before him these facts at the outset. If he is innocent, I thought, he will be the better able to prove his innocence, and perhaps to find the guilty person. If he is guilty, he may be led to confession or restitution. The facts about the cheque book and the safe are very clear. I am certain that the safe has not been opened by any other key. The only persons who have had access to it are Checkley and

your son Athelstan. As for Checkley—he couldn't do it, he could not possibly do it. The thing is quite beyond him.'

Mrs. Arundel groaned. 'This is terrible,' she said.

'Meantime, the notes are numbered: they may be traced: they are stopped: we shall certainly find the criminal by means of those notes.'

'Mr. Dering'—Mrs. Arundel rose and laid her hand on his—'you are our very old friend. Tell me—if this wretched boy goes away—if he gives back the money that remains—if I find the rest—will there be—any further—investigation?'

'To compound a felony is a crime. It is, however, one of those crimes which men sometimes commit without repentance or shame. My dear lady, if he will confess and restore—we shall see.'

Mrs. Arundel drove home again. She came away fully persuaded in her own mind that her son—her only son—and none other,

must be that guilty person. She knew Mr. Dering's room well : she had sat there hundreds of times : she knew the safe : she knew old Checkley. She perceived the enormous improbability of this ancient clerk's doing such a thing. She knew, again, what temptations assail a young man in London : she saw what her Trustee thought of it : and she jumped to the conclusion that her son—and none other—was the guilty person. She even saw how he must have done it : she saw the quick look while Mr. Dering's back was turned : the snatching of the cheque book : the quick replacing it. Her very keenness of judgment helped her to the conviction. Women less clever would have been slower to believe. Shameful, miserable termination of all her hopes for her boy's career ! But that she could think of afterwards. For the moment the only thing was to get the boy away—to induce him to confess—and to get him away.

He was calmer when she got home, but he was still talking about the thing : he would

wait till the right man was discovered : then he would have old Dering on his knees. The thing would be set right in a few days. He had no fear of any delay. He was quite certain that it was Checkley—that old villain. Oh ! He couldn't do it by himself, of course—nobody could believe that of him. He had accomplices—confederates—behind him. Checkley's part of the job was to steal the cheque book and give it to his confederates and share the swag.

‘ Well, mother ? ’ he asked.

His mother sat down. She looked pale and wretched.

‘ Mother,’ cried Hilda, the elder sister. ‘ Quick ! What has happened ? What does Mr. Dering say ? ’

‘ He accuses nobody,’ she replied in a hard dry voice. ‘ But ’——

‘ But what ? ’ asked Hilda.

‘ He told me everything—everything—and—and—— Oh ! ’ She burst into sobs and crying, though she despised women who

cry. 'It is terrible—It is terrible—It is incredible. Yet, what can I think? What can any one think? Leave us, Hilda. Leave us, Elsie.' The two girls went out unwillingly. 'Oh! my son—how can I believe it? And yet—on the one hand, a boy of two-and-twenty exposed to all the temptations of town: on the other, an old clerk of fifty years' service and integrity. And when the facts are laid before you both—calmly and coldly—you fly into a rage and run away, while Checkley calmly remains to await the inquiry.'

Mrs. Arundel had been accustomed all her life to consider Mr. Dering as the wisest of men. She felt instinctively that he regarded her son with suspicion: she heard all the facts: she jumped to the conclusion that he was a prodigal and a profligate: that he had fallen into evil ways, and spent money in riotous living: she concluded that he had committed these crimes in order to get more money for more skittles and oranges.

‘Athelstan’—she laid her hand upon his arm, but did not dare to lift her eyes and behold that guilty face—‘Athelstan—confess—make reparation so far as you can—confess—oh! my son—my son! You will be caught and tried and found guilty, and—oh! I cannot say it—through the notes which you have changed. They are all known and stopped.’

The boy’s wrath was now changed to madness.

‘You!’ he cried. ‘You? My own mother? You believe it, no? Oh! we are all going mad together. What? Then I am turned out of this house, as I am turned out of my place. I go, then—I go; and’—here he swore a mighty oath, as strong as anybody out of Spain can make them—‘I will never—never—never come home again till you come yourself to beg forgiveness—you—my own mother!’

Outside, in the hall, his sisters stood, waiting and trembling.

‘Athelstan,’ cried the elder, ‘what, in the name of Heaven, have you done?’

‘Go, ask my mother. She will tell you. She knows, it seems, better than I know myself. I am driven away by my own mother. She says that I am guilty of—of—of forgery.’

‘If she says so, Athelstan,’ his sister replied coldly, ‘she must have her reasons. She would not drive you out of the house for nothing. Don’t glare like that. Prove your innocence.’

‘What? You, too? Oh! I am driven away by my sisters as well’——

‘No, Athelstan—no,’ cried Elsie, catching his hand. ‘Not both your sisters.’

‘My poor child;’ he stooped and kissed her. ‘They will make you believe what they believe. Good Heavens! They make haste to believe it; they are glad to believe it.’

‘No—no. Don’t go, Athelstan.’ Elsie threw her arms about him. ‘Stay, and show that they are wrong. Oh! you are innocent. I will never—never—never believe it.’

He kissed her again, and tore himself away. The street door slammed behind him: they heard his footsteps as he strode away. He had gone.

Then Elsie fell into loud weeping and wailing. But Hilda went to comfort her mother.

‘Mother,’ she said, ‘did he really, really and truly do it?’

‘What else can I believe? Either he did it or that old clerk. Where is he?’

‘He is gone. He says he will come back when his innocence is proved. Mother, if he is innocent, why does he run away? It’s foolish to say that it is because we believe it. I’ve said nothing except that you couldn’t believe it without reasons. Innocent young men don’t run away when they are charged with robbery. They stay and fight it out. Athelstan should have stayed.

Later on, when they were both a little recovered, Hilda tried to consider the subject more calmly. She had not her mother’s

cleverness, but she was not without parts. The following remarks—made by a girl of eighteen—prove so much.

‘Mother,’ she said, ‘perhaps it is better, so long as this suspicion rests upon him, that he should be away. We shall certainly know where he is: he will want money, and will write for it. If it should prove that somebody else did the thing, we can easily bring him back as a martyr—for my own part I should be so glad that I would willingly beg his pardon on my knees—and of course we could easily get him replaced in the office. If it is proved that he did do it—and that, you think, they will be certain to find out—Mr. Dering, for your sake, will be ready to hush it up—perhaps we may get the notes back—he can’t have used them all; in any case it will be a great comfort to feel that he is out of the way: a brother convicted—tried in open court—sentenced—oh!’ She shuddered. ‘We should never get over it: never, never! It would be a most dreadful thing

for Elsie and me. As for his going away, if people ask why he is gone and where, we must invent something—we can easily make up a story—hint that he has been wild—there is no disgrace, happily, about a young man being wild—that is the only thing that reconciles one to the horrid selfishness of wild young men—and if, by going away in a pretended rage, Athelstan has really enabled us to escape a horrid scandal—why, mother, in that case—we may confess that the blow has been by Providence most mercifully softened for us—most mercifully. We ought to consider that, mother.’

‘Yes, dear, yes. But he is gone. Athelstan is gone. And his future seems ruined. There is no hope for him. I can see no hope whatever. My dear, he was so promising. I thought that all the family influence would be his—we haven’t got a single City solicitor in the whole family. I thought that he was so clever and so ambitious and so eager to get on and make money and be a credit to the family.

Solicitors do sometimes—especially City solicitors—become so very, very rich ; and now it is all gone and done—and nothing left to hope but the miserable wish that there should be no scandal.’

‘ It is indeed dreadful. But still—consider—no scandal. Mother, I think we should find out, if we can, something about his private life—how he has been living. He has been out a good deal of evenings lately. If there is any—any person—on whom he has been tempted to spend money—if he has been gambling—or betting, or any of the things that I read of’—this young lady, thanks to the beneficent assistance of certain works of fiction, was tolerably acquainted with the ways of young men and their temptations—‘ it would be a satisfaction to know it at least.’

The ladies of a family where there is a ‘ wild ’ young man do not generally find it easy to get at the facts of his wildness : these remain locked up in the bosoms of his com-

panions. No details could be learned about any wildness—quite the contrary. He seemed, so far as could be learned, to have led a very quiet and regular life. ‘But then,’ said the philosopher of eighteen, quoting from a novel, ‘men shelter each other. They are all bad together.’

But—no scandal.

Everybody knows that kind of brother or sister by whom all family events are considered with a view to the scandal likely to be caused and the personal injury resulting to himself; or the envy that will follow and the personal advantage accruing from that event. That her brother was perhaps a shameful criminal might be considered by Hilda Arundel later on: at first, she was only capable of perceiving that this horrid fact, unless it could be hidden away and kept secret, might very materially injure herself.

Almost naturally, she folded her hands sweetly and laid her comely head a little on one side—it is an attitude of resignation which

may be observed in certain pictures of saints and holy women. Hilda knew many little attitudes. Also, quite naturally, she glanced at a mirror on the wall and observed that her pose was one of sorrow borne with Christian resignation.

We must blame neither Hilda nor her mother. The case as put by Mr. Dering in the form of plain fact without any comment, did seem very black indeed against Athelstan. In every family the first feeling in such a case—it is the instinct of self-preservation—is to hush up the thing if possible—to avoid a scandal.

Such a scandal as the prosecution of a brother for forgery—with a verdict of guilty—is a most truly horrible, deplorable, fatal thing. It takes the respectability out of a family perhaps at a critical moment, when the family is just assuming the robes of respectability: it ruins the chances of the girls: it blights the prospects of the boys: it drives away friends: it is a black spot which all the

soaps ever advertised could never wash off. Therefore, while the mother hoped, first of all, that the boy would escape the clutch of the law, Hilda was, first of all, grateful that there would be no scandal. Mr. Dering would not talk about it. The thing would not interfere with her own prospects. It was sad : it was miserable ; but yet—no scandal. With what a deep, deep sigh of satisfaction did the young lady repeat that there would probably be no scandal !

As for Elsie, that child went about for many days with tearful eyes, red cheeks, and a swollen nose. She was rebellious and sharp with her mother. And to her sister she refused to speak. The days went on. They became weeks, months, years. Otherwise they would not have been days. Nothing at all was heard of Athelstan. He sent no letters to any one : he did not even write for money : they knew not where he was or what he was doing. He disappeared. It was understood that there had been wildness.

Now—which was very remarkable—though the forger had had a clear run of three weeks, it could not be discovered that any of the notes had been presented. Perhaps they were sent abroad: yet foreign and colonial banks would know the numbers of stopped notes. And towards the discovery of the forger no further step had been taken. The commissionnaire who took the cheque had been, as you have seen, easily found: he said he should know the old gentleman who gave him the forged draft to cash. He said, being again interrogated, that Checkley was not in the least like that old gentleman. What could be thought, then? Athelstan must have ‘made up’ as an old man: he was fond of private theatricals: he could make up very well: of course, he had made up. And then, this point being settled, they left off talking about the business.

Other things happened—important things—which made the memory of the prodigal son to wax dim. First of all came Hilda’s

case. She was a graceful young person, with features of great regularity: her expression was cold, her eyes were hard, and her lips were a little thin, but these things at nineteen are hardly perceived. She was that sort of a girl who seems created for the express purpose, first of wearing and beautifying costly raiment, and next of sitting in a splendid vehicle. The finer the dress, the more beautiful she looked. The grander the carriage, the more queenly she seemed. In rags her coldness would be arctic, her hardness would be granitic: in silk and velvet she became a goddess. It was therefore most fitting that she should marry a rich man. Now, to be rich in these days, one must be old. It is the price that one has to pay for wealth. Sometimes one pays the price and gets old, and yet does not get what one has paid for. That seems hardly fair. There was a certain rich man, Mr. Dering's younger brother, Sir Samuel Dering, Knight, one of the most substantial City men, a man who had a house in Kensington Palace

Gardens, a yacht, a country place in Sussex, and piles of papers in a safe, meaning investments. He was a widower without encumbrance: he was fifty-seven years of age, not yet decayed: he wanted a wife to be the mistress of his house, and to look well at his dinner-parties. Of course, when one does want a wife, at any age, one wants her young. Hilda Arundel, his brother's ward, looked as if she would discharge the duties required of the position admirably. He suggested the arrangement to his brother, who spoke about it.

There was a good deal of talking about it. Mrs. Arundel showed that she knew the value of her daughter; but there was no doubt about the conclusion of the matter. There was a grand wedding, at which all the richer Arundels were present, and none of the poor relations. Mr. Dering, the young lady's guardian, gave her away; Hilda became Lady Dering, and has been perfectly happy ever since. Elsie remained with her mother.

Her brother was never spoken of between them. But she remembered him, and she was firm in her conviction that his innocence would be some day established.

After five years, nothing at all having been heard of the notes, Mr. Dering made application to the Bank of England, and received from them the sum of 720*l.* in new crisp notes in the place of those of which he had been robbed, so that the actual loss at 4 per cent. compound interest amounted to no more than 155*l.* 19*s.* 9 $\frac{3}{4}$ *d.*, which is more than one likes to lose, yet is not actually embarrassing to a man whose income is about ten thousand a year. He ceased to think about the business altogether, except as a disagreeable episode of his office.

Then Athelstan Arundel became completely forgotten. His old friends, the young men with whom he had played and sported, only remembered him from time to time as a fellow who had come to some unknown grief, and had gone away. There is always some

young fellow in every set of young fellows who gets into some scrape, and so leaves the circle, and is no more seen or heard of. We go on just the same without him: very seldom is such a man remembered long: it is the way of the world: we cannot stop to lament over the fallen: we must push on: others fall: close up the ranks: push on: Time drives: the memory of the fallen swiftly waxes dim.

Four years or so after the mysterious business of Edmund Gray, Mr. Dering received a letter with an American stamp marked 'Private and Confidential.' He laid this aside until he had got through the business letters; then he opened it. He turned first to the signature. 'Ha!' he said, 'Atheistan Arundel. At last. Now we shall see. We shall see.'

He expected a full confession of the crime. We should never expect, says the Sage, what we desire, because we never obtain what we expect. It would have made Mr. Dering more comfortable in his mind had the letter con-

tained a confession. Of course, Athelstan had done it. Nobody else could have done it. Yet when he thought about the business at all, there always arose in his mind an uneasy feeling that perhaps the boy had been treated unwisely. It might have been more prudent to have kept the facts from him, although they pointed so strongly in his direction, until proof positive was obtained. It might, again, have been better had the facts been put before him with a few words of confidence, even though that confidence did not exist. Time only strengthened Mr. Dering's suspicions against the young man. The thing *must* have been done by Checkley or by him. Now, Checkley was not able, if he had wished, to imitate any handwriting. No! It was done by Athelstan. Why he did it, what he got by it, seeing that those notes had never been presented, no one could explain. But he did it—he did it. That was certain.

Mr. Dering therefore began to read the letter with interest. Its commencement was

without any opening words of respect or friendliness. And it was not by any means the letter of a wicked man turning away from his wickedness. Not a word of repentance from beginning to end.

‘Four years ago,’ Mr. Dering read, ‘you drove me from your place and changed my whole life, by a suspicion—amounting to a charge—of the gravest kind. You assumed, without explanation or examination, that because certain facts seemed to point in a certain direction, I had been guilty of an enormous crime, that I had robbed my father’s oldest friend, my mother’s Trustee, my own guardian, my employer, of a great sum of money. You never asked yourself if this suspicion was justified by any conduct of mine—you jumped at it.’

‘Quite wrong. Wilfully wrong,’ said Mr. Dering. ‘I laid the facts before him. Nothing but the facts. I brought no charge.’

‘I daresay that by this time the criminal has been long since detected. Had I re-

mained, I would have brought the thing home to him. For of course it could be none other than your clerk. I have thought over the case thousands of times. The man who forged the cheque must have been one of two—either your clerk—the man Checkley—or myself. It did not take you long, I apprehend, to learn the truth. You would discover it through the presentation of the notes.’—‘This is a very crafty letter,’ said Mr. Dering; ‘when he never presented any of the notes. Very crafty.’ He resumed the letter.—‘Enough said about that. I daresay, however, that I shall some day or other—before you are dead, I hope—return in order to receive some expression of sorrow from you if you can feel shame.’—‘Certainly not,’ said Mr. Dering with decision.—‘Meantime, there is a service which I must ask of you for the sake of my people. There is no one else whom I can ask. It is the reason of my writing this letter.

‘I came away with ten pounds—all I had

in the world—in my pocket. Not seven hundred and twenty pounds, as you imagined or suspected. Ten pounds. With that slender capital I got across the Atlantic. I have now made twelve thousand pounds. I made it in a very short time by extraordinary good luck.’ Mr. Dering laid down the letter and considered. Twelve thousand pounds might be made—perhaps—by great good luck—with a start of seven hundred and twenty, but hardly with ten pounds. A silver reef—or more likely a gambling table, or a second crime, or a series of crimes. It will be observed that his opinion of the young man was now very bad indeed: otherwise, he would have reflected that as none of those notes had been presented, none of them had been used. Even if an English ten-pound note is converted into American dollars, the note comes home before ten years. ‘Extraordinary good luck.’ He read the words again, and shook his head. ‘Now, I want you to take charge of this money, to say nothing at all about it, to keep

the matter a profound secret, to invest it or put it in some place of safety, where confidential clerks with a taste for forgery cannot get at it, and to give it, on her twenty-first birthday, to my sister Elsie. Do not tell her or anybody from whom the money comes. Do not tell anybody that you have heard from me. When I came away, she was the only one of all my friends and people who declared that she believed in me. I now strip myself of my whole possessions in order to show this mark of my love and gratitude towards her. In sending you this money I go back to the ten pounds with which I started.'

Mr. Dering laid the letter down. The words, somehow, seemed to ring true. Could the boy—after all?—— He shook his head, and went on. 'You will give Elsie this money on her twenty-first birthday, to be settled on her for herself.

'ATHELSTAN ARUNDEL.'

The letter was dated, but no address was given. The post-mark was Idaho, which, as we all know, belongs to a Western State.

He looked into the envelope. There fell out a paper, which was a draft on a well-known London Firm, payable to his order for twelve thousand and fifty pounds.

‘This is very unbusiness-like,’ said Mr. Dering. ‘He puts all this money into my hands, and vanishes. These are the ways he learns in America, I suppose. Puts the money blindly in my hands without giving me the means of communicating with him. Then he vanishes. How could he prove that it was a Trust? Well, if I could only think—but I cannot—the circumstantial evidence is too strong—that the boy was innocent—I should be very sorry for him. As for Elsie—she must be eighteen now—about eighteen—she will get this windfall in three years or so. It will be a wonderful lift for her. Perhaps it may make all the difference in her future! If I could only think that the boy was

innocent—a clever lad, too—which makes his guilt more probable. But I can't—no—I can't. Either Checkley or that boy—and Checkley couldn't do it. He couldn't if he were to try. What did the boy do it for? And what did he do with the notes?'

CHAPTER I

UP THE RIVER

‘CAN you not be content, George?’ asked the girl sitting in the stern. ‘I think that I want nothing more than this. If we could only go on always, and always, and always, just like this.’ She had taken off her right-hand glove, and she was dipping her fingers into the cool waters of the river as the boat slowly drifted down stream. ‘Always like this,’ she repeated softly. ‘With you close to me—so that I could touch you if I wanted to—so that I could feel safe, you know—the sun behind us, warm and splendid, such a sweet and fragrant air about us, trees and gardens and fields and lanes on either side—and both of us always young, George, and—and nice to look at, and all the world before us.’

She, for one, was not only young and nice to look upon, but fair—very fair to look upon. Even young persons of her own sex, critics and specialists in the Art and Science of Beauty—rivals as well—had to confess that Elsie was rather pretty. I believe that few such critics even go farther. She was, to begin with, of sufficient stature, in a time when dumpy women are not considered, and when height is a first necessity of comeliness : she paid, next, such obedience to the laws of figure as becomes the age of twenty, and is, with stature, rigorously demanded at this end of the century. Her chief points, perhaps, lay in her eyes, which were of a darker shade of blue than is common. They were soft, yet not languid ; they were full of light ; they were large, and yet they could be quick. Her face was subject to sudden changes that made it like a spring-time sky of shower, rainbow, sunshine, and surprise. Her hair was of a very common brown, neither dark nor light. She was attired, this evening, in a

simple gray frock of nun's cloth with a bunch of white roses on her left shoulder.

When one says that her companion was a young man, nearly all is said, because the young men of the present day are surprisingly alike. Thousands of young men can be found like George Austin: they are all excellent fellows, of much higher principles, on some subjects, than their fathers before them; not remarkably intellectual, to judge by their school record: yet with intelligence and application enough to get through their examinations moderately: for the most part they do pass them with moderate success: they are not ambitious of obtaining any of the great prizes—which, indeed, they know to be out of their reach—but they always set before themselves and keep always well in sight the ideal suburban villa and the wife: they always work steadily, if not feverishly, with the view of securing these two blessings; they always hope to secure an income that will enable them to maintain that wife—with a

possible following of babies—in silk attire (for Sundays) ; in ease as to household allowance ; and in such freedom of general expenditure as may enable her to stand up among her neighbours in church without a blush.

The world is quite full of such men : they form the rank and file, the legionaries : their opinion on the subject of labour is purely Scriptural—namely, that it is a curse : they do not particularly love any kind of work : they would prefer, if they had the choice, to do nothing at all : when they get their summer holiday they do nothing all day long, with zeal : they give no more thought to their work than is sufficient for the bread-winning : whether they are professional men or trading men their view of professional work is solely that it brings in the money. If such a young man becomes a clerk, he never tries to learn any more after he has left school : he accepts the position : a clerk and a servant he is, a clerk and a servant he will remain. If he is engaged in trade he gives just so much attention to his

business as will keep his connection together : that and no more : others may soar : others may become Universal Providers : for his part he is contented with his shop and his Sunday feast. If he becomes a professional man he learns no more of his science than is wanted every day. The lawyer passes his exam. and puts away his law-books ; he knows enough for professional purposes : the doctor reads no more ; he knows enough for the ordinary needs of the G. P. : the school-master lays aside his books ; scholarship and science interest him no longer ; he has learned enough to teach his boys : the curate makes no farther research into the history and foundations of his church ; he has learned enough. In a word, the average young man is without ambition ; he is inclined to be lazy ; he loves the present far more than the future—indeed, all his elders unite in letting him know that his own is quite the most enviable time of life ; he likes to enjoy whatever he can afford, so that he very often eats up all

his wages: he does not read too much: he does not think too much: he does not vex his soul too much with the problems of life—greater problems or lesser problems—he accepts the teaching of his newspaper, and agrees with the words and the wisdom of yesterday's leading article: he accepts religion, politics, morals, social systems, constitutions, things present, past, and future, as if—which is perfectly true—he had nothing to do with them, and could not help it whatever was to happen. He never wants to alter anything; he believes that all British institutions are built on the solid rock and fashioned out of the hardest granite: any exceptions to this rule, he thinks, have come straight down from Heaven.

Observe, if you please, that this kind of young man confers the greatest possible benefits upon the country. He ought to be made a Baronet at least, if honours meant anything. His apparent sluggishness keeps us from the constant changes which trouble

some nations : his apparent lack of ambition makes it easy for the restless spirits to rise : were the country full of aspiring young men we should be for ever having civil wars, revolutions, social upsydowns, new experiments, new religions, new governments, new divisions of property, every year. Again, it is this young man who by his steady attention to business, his readiness to work as much as is wanted, but no more ; his disregard of theories and speculations, his tenacity ; his honesty, his loyalty, his courage, and his stout heart, has built up the British name so that there has never been any name like unto it, nor ever will be again, for these solid and substantial virtues.

Being, then, just a young man of the time, George Austin was naturally like most young men in dress, in appearance, in language, and in manners. And had it not been for the strange experience which he was to undergo, he would have remained to this day just like other young men. He was better looking

than most, having a good figure, a well-shaped head, and regular features, with eyes rather fuller of possibilities than falls to the lot of most young men. In short, a good-looking fellow, showing a capability for something or other in his firm mouth, ample cheek, strong chin, and resolute carriage. He would have made a fine soldier; but perhaps an unsuccessful general, for want of that quality which in poets is called genius. In the same way he would in a lower walk keep a business together, but would fail to achieve a great fortune for lack of the same quality. As for his age, he was seven-and-twenty.

‘Always like this,’ the girl went on. ‘Always floating down the stream under a summer sky. Always sweet looks and love and youth. It seems as if we could never be unhappy, never be worried, never want anything, on such an evening as this.’ She turned and looked up the stream, on which lay the glory of the sinking sun—she sighed. ‘It is good to come out on such an evening

only to have a brief dream of what might be. When will the world give up their foolish quarrels, and join together to make the lives of all happy?’

They had been talking, among other things, of socialism, all out of yesterday’s leading article.

‘When,’ George replied, ‘there is enough of good things to go round: when we invent a way to make all men ready to do their share as well as to devour it: when we find out how to make everybody contented with his share.’

Elsie shook her head, which was filled with vague ideas—the ideas of a restless and a doubting time. Then she went back to her original proposition. ‘Always like this, George—and never to get tired of it. Time to stand still—nothing to change: never to get tired of it: never to want anything else. That is Heaven, I suppose.’

‘We are on earth, Elsie,’ said her lover
‘And on earth everything changes. If we

were to go on drifting down the stream, we should get into trouble over the weir. To capsize would be a pretty interruption to your Heaven, wouldn't it? And the sun will soon be setting and the river will get misty; and the banks will grow ugly. But the chief thing is that we shall both grow old. And there is such a lot that we have got to do before we grow old.'

'Everything has to be done,' said Elsie.

'I suppose we have done nothing yet.'

'We have got to get married for the first thing, before we grow old.'

'Couldn't you love an old woman, George?'

'Not so well, Elsie,' her lover replied, truthfully. 'At least, I think not.—And oh! Elsie, whenever I do think of the future, my heart goes down into my boots. For the prospect grows darker and darker.'

Elsie sighed. She knew, already, too well, what was in his mind. Plenty of girls, in these days, know the familiar tale,

‘Darker every day,’ he repeated. ‘They keep on crowding into the profession by multitudes, as if there was room for any number. They don’t understand that what with the decay of the landed interest and of the country towns, and the cutting down of the costs, and the work that goes to accountants, there isn’t half the business to do that there was. There don’t seem any partnerships to be had for love or money, because the few people who have got a good thing have got no more than enough for themselves. It is no use for the young fellows to start by themselves; so they have got to take whatever they can get, and they are glad to get even a hundred a year to begin with—and I am seven-and-twenty, Elsie, and I’m drawing two hundred pounds a year.’

‘Patience, George; something will turn up. You will find a partnership somewhere.’

‘My child, you might as well tell Robinson Crusoe that a boiled leg of mutton with caper sauce was going to turn up on his desert island.

We must not hope for the impossible. I ought to be grateful, I suppose, considering what other men are doing. I am planted in a good solid House. It won't run away, so long as the old man lives.'

'And after that?'

'Well, Mr. Dering is seventy-five. But he will not die yet, not for a long time to come. He is made of granite: he is never ill: he never takes a holiday: he works harder than any of his people; and he keeps longer hours. To be sure, if he were to die without taking a partner—well—in that case, there would be an end of everything, I suppose.—Elsie, here's the position.' She knew it already, too well—but it pleased them both to parade the facts as if they were something quite novel. 'Let us face it'—they were always facing it. 'I am Managing Clerk to Dering & Son—I get two hundred pounds a year—I have no prospect of anything better. I am bound all my life to be a servant. Elsie, it is not a brilliant prospect: I found out at school that it was

best not to be too ambitious. But—a servant all my life—I confess that did not enter into my head. If I knew any other trade, I would cut the whole business. If there was any mortal thing in the whole world by which I could keep myself, I would try it. But there's nothing. I have but one trade. I can't write novels, or leading articles; I can't play on any instrument; I can't paint or act or sing or anything—I am only a solicitor—that's all. Only a solicitor who can't get on—a clerk, Elsie. No wonder her ladyship turns up her nose—a clerk.' He leaned his chin upon his hands and laughed the conventional laugh of the young man down on his luck.

'Poor George!' she sighed. In such a case there are only two words of consolation. One may say 'Poor George!' or one may say 'Patience!' There is nothing else to say. Elsie first tried one method and then the other, as a doctor tries first one remedy and then another when Nature sulks and refuses to get well.

‘And,’ he went on, piling up the misery, ‘I am in love with the sweetest girl in the whole world—and she is in love with me!’

‘Poor George!’ she repeated with a smile. ‘That is indeed a dreadful misfortune.’

‘I am wasting your youth, Elsie, as well as my own.’

‘If it is wasted for your sake, George, it is well spent. Some day, perhaps’——

‘No—no—not some day—immediately—at once.’ The young man changed colour and his eyes sparkled. It was not the first time that he had advanced this revolutionary proposal. ‘Let prudence go to the’——

‘Not there, George—oh! not there. To the winds, perhaps, or to that famous city of Palestine. But not there. Why, we might never get her back again—poor Prudence! And we shall be sure to want her all our lives—very badly. We will, if you please, ask her to go for a short voyage for the benefit of her health. We will give her six months’ leave of absence: but we shall want her services

again after her holiday—if you think we can do without her for so long.’

‘For a whole twelvemonth, Elsie. Let us brave everything, get married at once, live in a garret, and have a splendid time—for a whole twelvemonth—on my two hundred pounds.’

‘And am I to give up my painting?’

‘Well, dear, you know you have not yet had a commission from anybody.’

‘How can you say so, George? I have painted you—and my sister—and my mother—and your sisters. I am sure that no studio even of an R.A. could make a braver show of work. Well—I will give it up—until Prudence returns. Is it to be a garret? A real garret, with sloping walls, where you can only stand upright in the middle?’

‘We call it a garret. It will take the form, I suppose, of a tiny house in a cheap quarter. It will have six rooms, a garden in front and a garden behind. The rent will be thirty pounds. For a whole twelvemonth

it will be a real slice of Eden, Elsie, and you shall be Eve.'

Elsie laughed. 'It will be great fun. We will make the Eden last longer than a twelvemonth. I daresay I shall like it. Of course I shall have to do everything for myself. To clean the doorstep will be equivalent to taking exercise in the fresh air: to sweep the floors will be a kind of afternoon dance or a game of lawn-tennis: to wash up the cups and saucers will be only a change of amusement.—There is one thing, George—one thing'—she became very serious—'I suppose you never—did you ever witness the scouring of a frying-pan? I don't think I *could* do that. And did you ever see beef-steaks before they are cooked? They suggest the animal in the most terrible way. I don't really think I could handle those bleeding lumps.'

'You shan't touch a frying-pan, and we will have nothing roasted or fried. We will live on cold Australian beef eaten out of its

native tin: the potatoes shall be boiled in their skins. And perhaps—I don't know—with two hundred pounds a year we could afford a servant—a very little one—just a girl warranted not to eat too much.'

'What shall we do when our clothes are worn out?'

'The little maid will make some more for you, I suppose. We certainly shall not be able to buy new things—not nice things, that is—and you must have nice things, mustn't you?'

'I do like things to be nice,' she replied, smoothing her dainty skirts with her dainty hand. 'George, where shall we find this house—formerly Eve's own country villa before she—resigned her tenancy, you know?'

'There are places in London where whole streets are filled with families living on a hundred and fifty pounds a year. Checkley—the chief's private clerk—lives in such a place: he told me so himself. He says there

is nobody in his parish who has got a bigger income than himself: he's a little king among them because he gets four hundred pounds a year, besides what he has saved—which is enormous piles. Elsie, my dear, we must give up our present surroundings, and take up with gentility in its cheapest form.'

'Can we not go on living among our own friends?'

George shook his head wisely. 'Impossible. Friendship means equality of income. You can't live with people unless you do as they do. People of the same means naturally live together. Next door to Lady Dering is another rich Madam, not a clerk's wife. For my own part I shall sell my dress clothes for what they will fetch—you can exchange your evening things for morning things. That won't matter much. Who cares where we live, or how we live, so that we live together? What do you say, Elsie dear?'

'The garret I don't mind—nor the door-

steps—and since you see your way out of the difficulty of the frying-pan'——

‘You will be of age next week, when you can please yourself.’

‘Hilda gives me no peace nor rest. She says that there can be no happiness without money. She has persuaded my mother that I am going to certain starvation. She promises the most splendid establishment if I will only be guided by her.’

‘And marry a man fifty years older than yourself with one foot already well in’——

‘She says she has always been perfectly happy.—Well, George, you know all that. Next Wednesday, which is my birthday, I am to have a grand talk with my guardian. My mother hopes that he will bring me to my senses. Hilda says that she trusts entirely to Mr. Dering’s good sense. I shall arm myself with all my obstinacy. Perhaps, George—who knows?—I may persuade him to advance your salary.’

‘No, Elsie. Not even you would per-

suade Mr. Dering to give a managing clerk more than two hundred pounds a year. But arm yourself with all you have got—don't forget any piece of that armour, child. The breastplate—there was a poor damsel once who forgot that and was caught by an appeal to her heart—nor the helmet—another poor damsel was once caught by an appeal to her reason after forgetting the helmet. The shield, of course, you will not forget—and for weapons, my dear, take your sweet eyes and your lovely face and your winning voice—and I swear that you will subdue even Mr. Dering himself—that hardened old parchment.'

This was the kind of talk which these lovers held together whenever they met. George was poor—the son of a clergyman, whose power of advancing him ceased when he had paid the fees for admission. He was only a clerk, and he saw no chance of being anything else but a clerk. Elsie could bring nothing to the family nest, unless her mother made her an allowance. Of this there could

be no hope. The engagement was considered deplorable: marriage, under the circumstances, simple madness. And Hilda had done so well for herself, and could do so much for a sister so pretty, so bright as Elsie! Oh! she was throwing away all her chances. Did one ever hear of anything so lamentable? No regard for the family: no ambition: no sense of what a girl owes to herself: no recognition nor gratitude for the gift of good looks—as if beauty was given for the mere purpose of pleasing a penniless lover! And to go and throw herself away upon a twopenny lawyer's clerk!

‘George,’ she said seriously, ‘I have thought it all out. If you really mean it—if you really can face poverty—mind—it is harder—much—for a man than a woman’——

‘I can face everything—with you, Elsie,’ replied the lover. Would he have been a lover worth having if he had not made that answer? And, indeed, he meant it, as every lover should.

‘Then—George—what in the whole world is there for me unless I can make my dear boy happy? I will marry you as soon as you please, rich or poor, for better for worse—whatever they may say at home.—Will that do for you, George?’

Since man is so constituted that his happiness wholly depends upon the devotion of a woman, I believe that no dear boy ever had a better chance of happiness than George Austin—only a managing clerk—with his Elsie. And so this history begins where many end, with an engagement.

CHAPTER II

IN THE OFFICE

‘I’LL take in your ladyship’s name. There is no one with him at this moment.—Oh yes, my lady,’ Checkley smiled superior. ‘We are always busy. We have been busy in this office for fifty years and more.—But I am sure he’ll see you. Take a chair, my lady. Allow me.’

Checkley, the old clerk, had other and younger clerks with him ; but he kept in his own hands the duty, or the privilege, of going to the private room of the chief. He was sixty-seven when last we saw him. Therefore, he was now seventy-five ; a little more bent in the shoulders, a little more feeble ; otherwise unaltered. In age we either shrivel

or we swell. Those live the longest who shrivel; and those who shrivel presently reach a point when they cease to shrink any more till they reach the ninetieth year. Checkley was bowed and bent and lean: his face was lined multitudinously: his cheeks were shrunken: but not more so than eight years before. He wrote down the name of the caller—Lady Dering—on a square piece of paper, and opened the door with an affectation of extreme care not to disturb the chief's nerves by a sharp turn of the handle, stepped in as if it was most important that no one should be able to peep into the room, and closed the door softly behind him. Immediately he reappeared, and held the door wide open, inviting the lady to step in. She was young; of good stature and figure, extremely handsome in face; of what is called the classical type, and very richly dressed. Her carriage might have been seen, on looking out of the window, waiting in the square.

‘Lady Dering, sir,’ said Checkley. Then

he swiftly vanished, closing the door softly behind him.

‘I am glad to see you, Hilda.’ The old lawyer rose, tall and commanding, and bowed, offering his hand with a stately and old-fashioned courtesy which made ladies condone his unmarried condition. ‘Why have you called this morning? You are not come on any business, I trust. Business with ladies who have wealthy husbands generally means trouble of some kind. You are not, for instance, in debt with your dressmaker?’

‘No—no. Sir Samuel does not allow of any difficulties or awkwardness of that kind. It is not about myself that I am here, but about my sister, Elsie.’

‘Yes? What about her? Sit down, and let me hear.’

‘Well, you know, Elsie has always been a trouble to us on account of her headstrong and wilful ways. She will not look on things from a reasonable point of view. You know that my mother is not rich, as I have learnt

to consider rich, though of course she has enough for a simple life and a man-servant and a one-horse brougham. Do you know,' she added pensively, 'I have often found it difficult not to repine at a Providence which removed a father when he was beginning so well, and actually on the high-road to a great fortune.'

'It is certainly difficult to understand the wisdom of these disappointments and disasters. We must accept, Hilda, what we cannot escape or explain.'

'Yes—and my mother had nothing but a poor thousand a year!—though I am sure that she has greatly bettered her circumstances by her transactions in the City. Well—I have done all I can, by precept and by example, to turn my sister's mind into the right direction. Mr. Dering'—by long habit Hilda still called her guardian, now her brother-in-law, by his surname—'you would hardly believe the folly that Elsie talks about money.'

‘Perhaps because she has none. Those who have no property do not understand it. Young people do not know what it means or what it commands. And whether they have it or not, young people do not know what the acquisition of property means—the industry, the watchfulness, the carefulness, the self-denial. So Elsie talks folly about money—well, well’—he smiled indulgently—‘we shall see.’

‘It is not only that she talks, but she acts. Mr. Dering, we are in despair about her. You know the Rodings?’

‘Roding Brothers? Everybody knows Roding Brothers.’

‘Algy Roding, the eldest son of the senior partner—enormously rich—is gone—quite gone—foolish about Elsie. He has been at me a dozen times about her. He has called at the house to see her. He cares nothing at all about her having no money. She refuses even to hear his name mentioned. Between ourselves, he has not been, I believe, a very

steady young man ; but of course he would settle down ; we could entirely trust to a wife's influence in that respect : the past could easily be forgotten—in fact, Elsie need never know it : and the position would be splendid. Even mine would not compare with it.'

'Why does she object to the man?'

'Says he is an ugly little snob. There is a becoming spirit for a girl to receive so rich a lover ! But that is not all. She might have him if she chose, snob or not, but she prefers one of your clerks—actually, Mr. Dering, one of your clerks.'

'I have learned something of this from your mother. She is engaged, I am told, to young Austin, one of my managing clerks.'

'Whose income is two hundred pounds a year. Oh ! think of it ! She refuses a man with ten thousand a year at the very least, and wants to marry a man with two hundred.'

'I suppose they do not propose to marry

on this—this pittance—this two hundred a year?’

‘They are engaged : she refuses to break it off : he has no money to buy a partnership : he must therefore continue a clerk on two hundred.’

‘Managing clerks get more, sometimes ; but, to be sure, the position is not good, and the income must always be small.’

‘My mother will not allow the man in the house : Elsie goes out to meet him : oh, it is most irregular. I should be ashamed for Sir Samuel to know it. She actually goes out of the house every evening, and they walk about the square garden or in the Park till dark. It is exactly like a housemaid going out to meet her young man.’

‘It does seem an unusual course ; but I am no judge of what is becoming to a young lady.’

‘Well—she needn’t go on like a housemaid,’ said her sister. ‘Of course the position of things at home is strained, and I don’t

know what may happen at any moment. Elsie says that she shall be twenty-one next week, and that she means to act on her own judgment. She even talks of setting up a studio somewhere and painting portraits for money. That is a pleasant thing for me to contemplate. My own sister earning her own living by painting !’

‘How do you think I can interfere in the matter? Lovers’ quarrels or lovers’ difficulties are not made or settled in this room.’

‘Mr. Dering, there is no one in the world of whom she is afraid, except yourself. There is no one of whose opinion she thinks so much. Will you see her? Will you talk with her? Will you admonish her?’

‘Why, Hilda, it so happens that I have already invited her to call upon me on her birthday, when she ceases to be my ward. I will talk to her if you please. Perhaps you may be satisfied with the result of my conversation.’

‘I shall—I am sure I shall.’

‘Let me understand. You desire that your sister shall marry a man who, if he is not already rich, should be at least on the high road to wealth. You cannot force her to accept even the richest young man in London unless she likes him, can you?’

‘No. Certainly not. And we can hardly expect her to marry, as I did myself, a man whose wealth is already established. Unless she would take Algy Roding.’

‘Very good. But he must have a certain income, so as to ensure the means of an establishment conducted at a certain level.’

‘Yes. She need not live in Palace Gardens, but she ought to be able to live—say in Pembroke Square.’

‘Quite so. I suppose, with an income of fifteen hundred or so to begin with. If I make her understand so much, you will be satisfied?’

‘Perfectly.—My dear Mr. Dering, I really believe you have got the very young man up

your sleeve. But how will you persuade her to give up the present intruder ? ’

‘ I promise nothing, Hilda—I promise nothing. I will do my best, however. ’

Hilda rose and swept back her dress.

‘ I feel an immense sense of relief, ’ she said. ‘ The dear child’s happiness is all I desire. Perhaps if you were to dismiss the young man immediately, with ignominy, and were to refuse him a written character on the ground of trying to win the affections of a girl infinitely above him in station, it might produce a good effect on Elsie—showing what you think of it—as well as an excellent lesson for himself and his friends. There is no romance about a cast-off clerk. Will you think of this, Mr. Dering ? The mere threat of such a thing might make him ready to give her up ; and it might make her inclined for his own sake to send him about his business. ’

‘ I will think of it, Hilda.—By the way, will you and my brother dine with me on

Monday, unless you are engaged? We can talk over this little affair then at leisure.'

'With pleasure. We are only engaged for the evening. Now I won't keep you any longer.—Good-bye.'

She walked away, smiling graciously on the clerks in the outer office, and descended the stairs to the carriage, which waited below.

Mr. Dering returned to his papers. He was not changed in the eight years since the stormy interview with this young lady's brother: his small whiskers were a little whiter: his iron-gray hair was unchanged; his lips were as firm and his nostrils as sharp, his eyes as keen as then.

The room looked out pleasantly upon the garden of New Square, where the sunshine lay warm upon the trees with their early summer leaves. Sunshine or rain, all the year round, the solicitor sat in his high-backed chair before his great table. He sat there this morning working steadily until he had got

through what he was about. Then he looked at his watch. It was past two o'clock. He touched a bell on the table, and his old clerk came in.

Though he was the same age as his master, Checkley looked a great deal older. He was bald, save for a small white patch over each ear; he was bent, and his hands trembled. His expression was sharp, foxy, and suspicious. He stood in the unmistakable attitude of a servant, hands hanging in readiness, head a little bent.

‘The clerks are all gone, I suppose?’ said Mr. Dering.

‘All gone. All they think about when they come in the morning is how soon they will get away. As for any pride in their work, they haven’t got it.’

‘Let them go.—Checkley, I have wanted to speak to you for some time.’

‘Anything the matter?’ The old clerk spoke with the familiarity of long service which permits the expression of opinions.

‘The time has come, Checkley, when we must make a change.’

‘A change? Why—I do my work as well as ever I did—better than any of the younger men. A change?’

‘The change will not affect you.’

‘It must be for you then. Surely you’re never going to retire!’

‘No—I mean to hold on as long as I can. That will only be for a year or two at most. I am seventy-five, Checkley.’

‘What of that? So am I. You don’t find me grumbling about my work, do you? Besides, you eat hearty. Your health is good.’

‘Yes, my health is good. But I am troubled of late, Checkley—I am troubled about my memory.’

‘So is many a younger man,’ returned the clerk stoutly.

‘Sometimes I cannot remember in the morning what I was doing the evening before.’

‘That’s nothing. Nothing at all.’

‘Yesterday, I looked at my watch, and

found that I had been unconscious for three hours.'

'You were asleep. I came in and saw you sound asleep.' It was not true, but the clerk's intentions were good.

'To go asleep in the morning argues a certain decay of strength. Yet I believe that I get through the work as well as ever. The clients do not drop off, Checkley. There are no signs of mistrust—eh? No suspicion of failing powers?'

'They think more of you than ever.'

'I believe they do, Checkley.'

'Everybody says you are the top of the profession.'

'I believe I am, Checkley—I believe I am. Certainly, I am the oldest. Nevertheless, seventy-five is a great age to be continuing work. Things can't last much longer.'

'Some men go on to eighty, and even ninety.'

'A few—a few only.' The lawyer sighed.
'One may hope, but must not build upon the

chance of such merciful prolongation. The older I grow, Checkley, the more I enjoy life, especially the only thing that has ever made life happy for me—this work. I cling to it’—he spread his hands over the papers—‘I cling to it. I cannot bear to think of leaving it.’

‘That—and your savings,’ echoed the clerk.

‘It seems as if I should be content to go on for a hundred years more at the work of which I am never tired. And I must leave it before long—in a year—two years—who knows? Life is miserably short—one has no time for half the things one would like to do. Well’—he heaved a deep sigh—‘let us work while we can. However, it is better to climb down than to be pulled down or shot down. I am going to make preparations, Checkley, for the end.’

‘What preparations? You’re not going to send for the minister, are you?’

‘No. Not that kind of preparation. Nor

for the doctor either. Nor for a lawyer to make my will. All those things are duly attended to. I have resolved, Checkley, upon taking a partner.'

'You? Take a partner? You? At your time of life?'

'I am going to take a partner. And you are the first person who has been told of my intention. Keep it a secret for the moment.'

'Take a partner? Divide your beautiful income by two?'

'Yes, Checkley. I am going to give a share in that beautiful income to a young man.'

'What can a partner do for you that I can't do? Don't I know the whole of the office work? Is there any partner in the world who can draw up a conveyance better than me?'

'You are very useful, Checkley, as you always have been. But you are not a partner, and you never can be.'

‘I know that very well. But what’s the good of a partner at all?’

‘If I have a partner, he will have his own room, and he won’t interfere with you. There’s no occasion for you to be jealous.’

‘As for jealous—well—after more than sixty years’ work in this office, it would seem hard to be turned out by some new-comer. But what I say is—what is the good of a partner?’

‘The chief good is that the House will be carried on. It is a hundred and twenty years old. I confess I do not like the thought of its coming to an end when I disappear. That will be to me the most important advantage to be gained by taking a partner. The next advantage will be that I can turn over to him a quantity of work. And thirdly, he will bring young blood and new connections. My mind is quite made up, Checkley. I am going to take a partner.’

‘Have you found one yet?’

‘I have. But I am not going to tell you who he is till the right time comes.’

Checkley grumbled inaudibly.

‘If I had been less busy,’ Mr. Dering went on, ‘I might have married and had sons of my own to put into the House. But somehow, being very much occupied always, and never thinking about such things, I let the time pass by. I was never, even as a young man, greatly attracted to love or to young women. Their charms, such as they are, seem to me to depend upon nothing but a single garment.’

‘Take away their frocks,’ said Checkley, ‘and what are they? All alike—all alike. I’ve been married myself—women are expensive frauds.’

‘Well—things being as they are, Checkley, I am going to take a partner.’

‘You’ll do as you like,’ said his servant. ‘Mark my words, however; you’ve got ten years more of work in you yet—and all through these ten years you’ll regret having a

partner. Out of every hundred pounds his share will have to come. Think of that !’

‘It is eight years, I remember, Mr. Dering went on, ‘since first I thought of taking a partner. Eight years—and for much the same reason as now. I found my memory going. There were gaps in it—days, or bits of days, which I could not recollect. I was greatly terrified. The man whom I first thought of for a partner was that young Arundel, now’——

‘Who forged your name. Lucky you didn’t have him.’

‘Who ran away in a rage because certain circumstances seemed to connect him with the crime.’

‘Seemed? Did connect him.’

‘Then the symptoms disappeared. Now they have returned, as I told you. I have always regretted the loss of young Arundel. He was clever and a quick worker.’

‘He was a forger,’ said the clerk stoutly. —‘Is there anything more I can do for you?’

‘Nothing ; thank you.’

‘Then I’ll go. On Saturday afternoon I collect my little rents. Not much—in your way of thinking. A good deal to me. I hope you’ll like your partner when you do get him. I hope I shan’t live to see him the master here and you knuckling under. I hope I shan’t see him driving away the clients.’

‘I hope you will not see any of these distressing consequences, Checkley.—Good-day.’

The old clerk went away, shutting the outer door after him. Then the lawyer was the sole occupant of the rooms. He was also the sole occupant of the whole house and perhaps of the whole Square. It was three o’clock.

He sat leaning back in his chair, looking through the open window upon the trees in the Square garden. Presently there fell upon his face a curious change. It was as if the whole of the intelligence was taken out of it : his eyes gazed steadily into space with no expression whatever in them : the lips slightly parted, his head fell back : the soul and

spirit of the man had gone out of him, leaving a machine which breathed.

The watch in his pocket ticked audibly : there was no other sound in the room—the old man sat quite motionless.

Four o'clock struck from the Clock Tower in the High Court of Justice, from St. Clement's Church, from Westminster, from half-a-dozen clocks which could be heard in the quiet of the Saturday afternoon. But Mr. Dering heard nothing.

Still he sat in his place with idle hands, and a face like a mask for lack of thought.

The clocks struck five.

He neither moved nor spoke.

The clocks struck six—seven—eight.

The shades of evening began to gather in the corners of the room as the sun sank lower towards his setting. At twilight in the summer there is never anybody to fear—man, woman, or cat—in the chambers, and at that hour the mice come out. They do not eat parchment or foolscap or red tape, but they

eat the luncheon crumbs. Mr. Checkley, for instance, always brought his dinner in a paper parcel in his coat-tail pocket, and ate it when so disposed, sprinkling crumbs lavishly—the only lavishment of which he was ever guilty—on the floor. Junior clerks brought buns and biscuits, or even apples, which they devoured furtively. Mr. Dering himself took his luncheon in his own room, leaving crumbs. There was plenty for a small colony of mice. They came out, therefore, as usual; they stopped at sight of a man, an unwonted man, in a chair. But he moved not: he was asleep: he was dead: they ran without fear all about the rooms.

It was past nine, when the chambers were as dark as at this season of the year they ever are, that Mr. Dering returned to consciousness.

He sat up, staring about him. The room was dark. He looked at his watch. Half-past nine. ‘What is this?’ he asked. ‘Have I been asleep for seven hours? Seven hours?’

I was not asleep when Checkley went away. Why did I fall asleep? I feel as if I had been somewhere—doing something. What? I cannot remember. This strange sensation comes oftener. It is time that I should take a partner before something worse happens. I am old—I am old.’ He rose and walked across the room erect and with firm step. ‘I am old and worn out and spent. Time to give up the keys—old and spent.’

CHAPTER III

THE SELECT CIRCLE

AT half-past nine on this Saturday evening, the parlour of the *Salutation Inn*, High Holborn, contained most of its customary visitors. They came every evening at eight: and they sat till eleven, drinking and talking. In former days every tavern of repute kept such a room for its own select circle, a club, or society, of *habitués*, who met every evening, for a pipe and a cheerful glass. In this way all respectable burgesses, down to fifty years ago, spent their evenings. Strangers might enter the room, but they were made to feel that they were there on sufferance: they were received with distance and suspicion. Most of the regular visitors knew each other: when they did not, it was

tavern politeness not to ask; a case is on record of four cronies, who used the *Cock* in Fleet Street for thirty years, not one knowing either the name or the trade of the other three. Yet when one died, the other three pined away. This good old custom is now decayed. The respectable burgess stays at home, which is much more monotonous. Yet there may still be found a parlour here and there with a society meeting every evening all the year round.

The parlour of the *Salutation* was a good-sized room, wainscoted and provided with a sanded floor. It was furnished with a dozen wooden chairs, and three small round tables, the chairs disposed in a circle so as to prevent corners or cliques in conversation. Sacred is the fraternity, liberty, and equality of the parlour. The room was low, and, in the evenings, always hot with its two flaming unprotected gas jets; the window was never opened except in the morning, and there was always present a rich perfume of tobacco,

beer, and spirits, both that anciently generated and that of the day's creation.

Among the frequenters—who were, it must be confessed, a somewhat faded or decayed company—was, to put him first because he was the richest, the great Mr. Robert Hellyer, of Barnard's Inn, usurer or money-lender. Nobody quite likes the profession—one knows not why. Great fortunes have been made in it; the same fortunes have been dissipated by the money-lenders' heirs. Such fortunes do not stick, somehow. Mr. Hellyer, for instance, was reputed wealthy beyond the dreams of the wildest desire. It was also said of him, under breath and in whispers and envious murmurs, that should a man borrow a five-pound note of him, that borrower would count himself lucky if he escaped with the loss of seventy-five pounds; and might generally expect to lose the whole of his household furniture, and the half of his income, for the rest of his natural life. To be sure, he sometimes had losses, as he said

himself, with a groan ; as when an unscrupulous client jumped off the Embankment, when he had not paid more than fifty pounds on the original five ; or when a wicked man sold off his furniture secretly, in contempt of the bill of sale, and got clean out of the country with his wife and children. But on the whole he did pretty well. It was further said, by old clients, that his heart was a simple piece of round granite, for which he had no use, and that he made money out of it by letting it out at so much an hour for a paving mallet.

Mr. Robert Hellyer was not a genial man, or a cheerful or a pleasant man to look upon ; he neither loved nor comprehended a jest ; he never smiled ; he kept his mind always employed on the conduct of his business. Every night—forgive the solitary weakness—he drank as much as he could carry. In appearance, he was red-faced, thick-necked, and stout ; his voice was thick even in the morning, when he was under no compulsion to thickness ; it was believed by his friends that

his education had been imperfect; perhaps because he never gave anybody reason to suppose that he had ever received any education at all. To such men as Mr. Hellyer, who every night take much strong drink, and on no occasion whatever take any exercise, sixty is the grand climacteric. He was, a year ago, just fifty-nine. Alas! he has not even reached his grand climacteric. Already he is gone. He was cut off by pneumonia, or apoplexy, last Christmas. Those who saw the melancholy *cortège* filing out of the narrow gates of Barnard's Inn, mournfully remarked that none of his money was taken with him, and asked what happiness he could possibly find in the next world, which he would begin with nothing—nothing at all—not even credit—an absolute pauper.

Mr. Robert Hellyer sat on one side of the empty fireplace. On the opposite side, a great contrast to his coarse and vulgar face, sat an elderly man, tall, thin, dressed in a coat whose sleeves were worn to shininess.

His face was dejected : his features were still fine : he was evidently a gentleman. This person was a barrister, decayed and unsuccessful ; he lived in a garret in Gray's Inn. There are a good many wrecks at the Bar, but few quite so forlorn as this poor old man. He still professed to practise, and picked up a guinea now and then by defending criminals. On these casual fees he managed to live. His clothes were threadbare ; it was many years since he had had a greatcoat ; on rainy and cold days he had a thin cape which he wore over his shoulders. Heaven knows how he dined and breakfasted ; every evening, except in the hot days of summer, he came to this place for light and warmth. Unless he was very poor indeed, he called for a pint of old and mild and read the day's paper. Sometimes he talked, but not often ; sometimes one or other of the company would offer him a more costly drink, which he always accepted with all that was left to him of courtesy. Outside, he had no friends ;

they had all forgotten him or died—it is very easy for a poor man to be forgotten ; he had no relations ; they had all died, emigrated, and dispersed ; the relations of the unsuccessful are easily lost. When he talked, he sometimes became animated, and would tell anecdotes of the Bar and of the time when he was called, nearly fifty years ago, by the Benchers of Gray's Inn. What had become of the hopes and ambitions with which that young man entered upon the profession, which was to lead him to the parlour of the *Salutation* and the company that gathered there—and to the bare and miserable garret of Gray's Inn, forgotten and alone ?

Another man, also elderly, who sat next to the barrister, was a gentleman who sold an excellent business and retired, in order to betake himself more completely to toping. He drank in three taverns during the day. One was in Fleet Street, where he took his chop at three ; one was near Drury Lane Theatre, where he dallied with a little

whisky from five to nine; and this was the third. He was a quiet, happy, self-respecting, dignified old man. In the evening, he spoke not at all—for sufficient reasons; but he benevolently inclined his head if he was addressed.

Next to him sat a younger man, a solicitor, whose practice consisted in defending prisoners in the Police Courts. He had with him two friends, and he had a confident swagger, which passed for ability. Next to him and his friends was a house agent, who had been a member for an Irish borough: and there was a gentleman, whose wife sang in music halls, so that this fortunate person could—and did—sit about in taverns all day long. His appearance was that of a deboshed City clerk, as he was. Not to mention other members of the company, Checkley was there, occupying a chair next to the money-lender.

Here he was called Mr. Checkley. He came every evening at nine o'clock, Sundays included. Like the money-lender, he wanted

his little distractions, and took them in this way. Here, too, he was among those who respected him, not so much on account of his public and private virtues, or for his eminence in the law, as his money. It is not often that a solicitor's clerk becomes a 'warm' man, but then it is not often that one of the calling deliberately proposes to himself early in life to save money, and lives till seventy-five steadily carrying out his object. If you are good at figures, you will understand how Mr. Checkley succeeded. Between the ages of eighteen and twenty-five he had an income which averaged about seventy-five pounds. He lived upon fifty pounds a year. From twenty-five to thirty-five he made an average of one hundred and fifty pounds: he still lived upon fifty pounds a year. At thirty-five he was induced by prudential considerations to marry: the lady, considerably his senior, had a thousand pounds. She was even more miserly than himself, and in a year or so after marriage,

she fell into a decline, owing to insufficient nourishment, and presently expired. On the whole he calculated that he was the better man for the marriage by a thousand pounds. From thirty-five to forty-five his income rose to two hundred pounds: it then for twenty-five years stood at three hundred pounds a year; at the age of seventy Mr. Dering gave him four hundred pounds. Therefore, to sum up, he had put by out of his pay the sum of 11,675*l.*—and this without counting the compound interest always mounting up from his investments, which were all of a careful kind such as he understood: tenement houses, of which he had a good number: shares in building societies: money lent on bills of sale or on mortgage. At home—Mr. Checkley lived on the ground floor of one of his own houses—he grew more miserly as he grew older. The standard of luxury is not high when fifty pounds a year covers all; but of late he had been trying to keep below even

that humble amount. He conducted his affairs in the evening between his office hours and nine at his own house, or among the people where his property lay. It was in the district, visited by few, lying east of Gray's Inn Road: his own house was in a certain small square, a good half of the houses in which belonged to him.

At nine o'clock he arrived at the tavern. Here his drinks cost him nothing. A custom had grown up in the course of years for the money-lender to consult him on the many difficult points which arise in the practice of his profession. He was one of those who like to have one foot over the wall erected by the law, but not both. In other words, he was always trying to find out how far the law would allow him to go, and where it called upon him to stop. With this view he schemed perpetually to make his clients sign bonds under the delusion that they meant a hundredth part of what they really did mean. And as,

like all ignorant men, he had the most profound belief in the power and the knowledge and the chicanery of lawyers, he was pleased to obtain Checkley's advice in return for Checkley's drinks.

It was a full gathering. The old clerk arrived late : he was gratified at hearing the ex-M.P. whispering to his friends that the new arrival was worth his twenty thousand pounds if a penny. He swelled with honourable pride. Yes. Twenty thousand pounds ! And more—more. Who would have thought, when he began as an office boy, that he could ever achieve so much ?

The money-lender, bursting with a new case, real or supposed, took his pipe out of his mouth and communicated it in a hoarse whisper.

‘Suppose’——it began.

‘Then’—Checkley replied when the case was finished—‘you would lay yourself open to a criminal prosecution. Don’t you go so much as to think of it. There was a case twenty-five years ago exactly like it. The

remarks of the judge were most severe, and the sentence was heavy.'

'Ah !' The usurer's red face grew redder. 'Then it can't be thought of. Pity, too. There's a houseful of furniture and a shopful of stuff. And a young man as it would do good to him just to start fair again. Pity. —Put a name to it, Mr. Checkley.'

'Rum. Hot. With lemon,' replied the sage. 'You get more taste in your mouth, more upliftin' for your heart, as they say, more strengthenin' for the stomach, better value all round for your money out of rum than any other drink that I know.'

At this point, and before the waiter could execute the order, voices and steps were heard outside the room. The voices of two men. That of one loud, eager, noisy. That of the other quiet, measured, and calm.

Checkley sat upright suddenly and listened.

'That is young Cambridge,' said the old barrister. 'I thought he would be here—Saturday night and all.' He smiled, as if

expectant of something, and drank off the rest of his beer at a draught.

‘Most distinguished Cambridge man,’ whispered the ex-M.P. to his friends. ‘Wanst a Fellow of Cambridge College. Great scholar. Ornament to any circle. Dhrinks likes an oyster. Son of a Bishop too—Son of an Irish Bishop—Talks Greek like English. He’ll come in directly. He’s taking something outside. He’s always half dhrunk to begin, and quite dhrunk to finish. But he only talks the better—being Oirish. Most remarkable man.’

The voice of this distinguished person Checkley knew. But the other voice. That he knew as well. And he could not remember whose voice it was. Very well indeed he remembered the sound of it. Some men never forget a face: some men never forget a shape or figure: some men never forget a voice: some men never forget a handwriting. A voice is the simplest thing, after all, to remember, and the most unchanging. From

eighteen till eighty a man's voice changes not, save that in volume it decreases during the last decade: the distinguishing quality of the voice remains the same to the end.

‘Have a drink, my dear fellow.’ That was the voice of the Pride of Cambridge.

‘Thanks. I don’t want a drink.’

Whose voice was it? Checkley sat up eager for the door to be opened, and that doubt to be resolved.

It was opened. The two men came in first, the Cambridge man leading the way. He was a good-looking, smooth-faced man of thirty-two or so, with bright blue eyes—too bright—a fine face, full of delicacy and mobility, a high, narrow forehead, and quick sensitive lips; a man who was obviously in want of some one to take him in hand and control him: one of those men who have no will of their own, and fall naturally before any temptation which assails them. The chief temptation which assailed Freddy Carstone—it seems to stamp the man that his

friends all called him Freddy—a Freddy is amiable, weak, beloved, and given to err, slip, fall, and give way—was the temptation to drink. He was really, as the ex-M.P. told his friends, a very fine scholar: he had been a Fellow of his college, but never received any appointment or office of Lecturer there on account of this weakness of his, which was notorious. When his Fellowship expired, he came to London, lived in Gray's Inn, and took pupils. He had the reputation of being an excellent coach if he could be caught sober. He was generally sober in the morning; often a little elevated in the afternoon; and always cheerfully—not stupidly—drunk at night.

‘You must have a drink,’ Freddy repeated. ‘Not want a drink? Hang it, old man, it isn’t what you want, it’s what you like. If I only took what I wanted, I should be—what should I be? Fellow and Tutor of the college—very likely Master—most probably Archdeacon—certainly Bishop. Wasn’t my father a Bishop? Now, if you take what you like, as well as

what you want—what happens? You go easily and comfortably down hill—down—down—down—like me. Tobogganing isn't easier: the switchback railway isn't more pleasant. Always take what you like.'

'No—no, Freddy; thanks.'

'What? You've got ambitions still? You want to be climbing? Man alive! it's too late. You've stayed away from your friends too long. You can't get up. Better join us at the *Salutation* Club. Come in with me. I'll introduce you. They'll be glad to have you. Intellectual conversation carried on nightly. Romantic scenery from the back window. Finest parlour in London. Come in and sample the Scotch.—Not want a drink? Who ever saw a man who didn't want a drink?'

The other man followed, reluctantly—and at sight of him Checkley jumped in his chair. Then he snatched the paper from the hands of the ancient barrister, and buried his head in it. The action was most remarkable and unmistakable. He hid himself behind the

paper; for the man whom the Cambridge scholar was dragging into the room was none other than Athelstan Arundel—the very man of whom Mr. Dering had been speaking that very afternoon: the very man whose loss he had been regretting: the man accused by himself of forgery. So great was his terror at the sight of this man, that he was fain to hide behind the paper.

Yes: the same man: well dressed, apparently, and prosperous—in a velvet jacket and a white waistcoat, with a big brown beard—still carrying himself with that old insolent pride, as if he had never forged anything: looking not a day older, in spite of the eight years that had elapsed. What was he doing here?

‘Come in, man,’ said Freddy again. ‘You shall have one drink at least, and as many more as you like.—Robert, two Scotch and soda. We haven’t met for eight long years. Let us sit down and confess our sins for eight years. Where have you been?’

‘For the most part—abroad.’

‘You don’t look it. He who goes abroad to make his fortune always comes home in rags, with a pistol in his coat-tail, and a bowie-knife in his belt. At least we are taught so. You wear velvet and fine linen. You haven’t been abroad. I don’t believe you’ve been farther than Camberwell. In fact, Camberwell has been your headquarters. You’ve been living in Camberwell—on Camberwell Green, which is a slice of Eden, with—perhaps—didn’t pretty Polly Perkins live on Camberwell Green?—for eight long years.’

‘Let me call upon you in your lodgings, where we can talk.’

‘I haven’t got any lodgings. I am in Chambers—I live all by myself in Gray’s Inn. Come and see me. I am always at home in the mornings—to pupils only—and generally at home in the afternoon to pupils and toppers and Lushingtons. Here’s your whisky. Sit down. Let me introduce you to the company. This is a highly intellectual society—not what

you would expect of a Holborn Parlour. It is a club which meets here every evening—a first-class club. Subscription, nothing. Entrance fee, nothing. Order what you like. Don't pretend not to know your brother-members.—Gentlemen, this is my old friend, Mr. Athelstan Arundel, who has been abroad—on Camberwell Green—for the sake of Polly Perkins—for eight years, and has now returned.'

The ex-M.P. nudged his friends to call their attention to something good. The rest received the introduction and the remarks which followed in silence.

'Arundel, the gentleman by the fireplace, he with the pipe—is our Shylock, sometimes called the Lord Shylock.' The money-lender looked up with a dull and unintelligent eye: I believe the allusion was entirely above his comprehension.—'Beside him is Mr. Vulpes—he with his head buried in the paper—you'll see him presently. Mr. Vulpes is advanced in years, but well preserved, and

knows every letter of the law : he is, indeed, an ornament of the lower branch. Vulpes will let you a house—he has many most charming residences—or will advance you money on mortgage. He knows the law of landlord and tenant, and the law regarding Bills of Sale. I recommend Vulpes to your friendly consideration.—Here is Senex Bibulus Benevolens.’—The old gentleman kindly inclined his head, being too far gone for speech. —‘ Here is a most learned counsel, who ought, had merit prevailed, to have been by this time Lord Chancellor, Chief Justice, Judge or Master of the Rolls, or Queen’s Counsel at least. So far he is still a Junior, but we hope for his speedy advancement.—Sir, I entreat the honour of offering you a goblet of more generous drink.—Robert, Irish whisky and a lemon for this gentleman.—There’—he pointed to the ex-M.P., who again nudged his friends and grinned—‘ is our legislator and statesman, the pride of his constituents, the darling of Ballynacuddery till they turned him out.—

There'—he pointed to the deboshed clerk—
'is a member of a great modern profession, a gentleman with whom it is indeed a pride to sit down. He is Monsieur le Mari: Monsieur le Mari complaisant et content.'

'I don't know what you mean,' said the gentleman indicated. 'If you want to talk Greek, talk it outside.'

'I cannot stay,' said Athelstan, looking about the room with scant respect. 'I will call upon you at your Chambers.'

'Do—do, my dear fellow.' Athelstan shook hands and walked away. 'Now, there's a man, gentlemen, who might have done anything—anything he might have done. Rowed stroke to his boat. Threw up everything eight years ago and went away—nobody knew why. Sad to see so much promise wasted. Sad—sad. He hasn't even touched his drink. Then I must—myself.' And he did.

Observe that there is no such lamentation over the failure of a promising young man

as from one who has also failed. For, by a merciful arrangement, the failure seldom suspects himself of having failed.

‘Now Mr. Checkley,’ said the barrister, ‘he’s gone away and you needn’t hide yourself any longer—and you can let me have my paper again.’

Mr. Checkley spoke no more that evening. He drank up his rum-and-water, and he went away mightily perturbed. That Athelstan Arundel had come back portended that something would happen. And like King Cole’s prophet, he could not foretell the nature of the event.

CHAPTER IV

A REBELLIOUS CHILD

ELSIE left her lover at the door. Most accepted suitors accompany their sweethearts into the very bosom of the family—the gynæceum—the parlour, as it used to be called. Not so George Austin. Since the engagement—the deplorable engagement—it was understood that he was not to presume upon entering the house. Romeo might as well have sent in his card to Juliet's mamma. In fact, that lady could not possibly regard the pretensions of Romeo more unfavourably than Mrs. Arundel did those of George Austin. This not on account of any family inequality, for his people were no more decidedly of the middle class than her own. That is to say, they numbered as

many members who were presentable and quite as many who were not. Our great middle class is pretty well alike in this respect. In every household there are things which may be paraded and things *tacenda*: members unsuccessful, members disgraceful. All the world knows all the things which must be concealed: we all know that all the world knows them; but still we pretend that there are no such things, and so we maintain the family dignity. Nor could the widow object to George on account of his religious opinions, in which he dutifully followed his forefathers; or of his abilities, manners, morals, culture, accomplishments, or outward appearance, in all of which he was everything that could be expected of a young man who had his own fortune to make. A rich young man has no need of manners, morals, abilities, or accomplishments: a thing too often forgotten by satirists when they depict the children of Sir Midas Gorgias and his tribe. The lady's objection was simply and most

naturally that the young man had nothing and would probably never have anything: that he was a managing clerk without money to buy a partnership in a highly congested profession. To aggravate this objection, he stood in the way of two most desirable suitors who were supposed to be ready should Elsie give them any encouragement. They were a rich old man whose morals could no longer be questioned; and a rich young man whose morals would doubtless improve with marriage—if, that is, they wanted improvement, for on this delicate subject ladies find it difficult to get reliable information. And, again, the exalted position of the elder sister should have been an example and a beacon. Which of you, Mesdames, would look on with patience at such a sacrifice—a young and lovely daughter thrown away, with all her charms and all her chances, upon a man with two hundred pounds a year and no chance of anything much better? Think of it—two hundred pounds a year—for a gentlewoman!

There are some families—many families—with whom the worship of wealth is hereditary. The Arundels have been City people, married with other City people—in trade—for two hundred years and more: they are all members of City Companies: there have been Lord Mayors and Sheriffs among them: some of them—for they are now a clan—are rich: some are very rich; one or two are very, very rich: those who fail and go bankrupt quickly drop out of sight. All their traditions are of money-getting: they estimate success and worth and respect by the amount a man leaves behind—it is the good old tradition: they talk of money: they are not vulgar or loud or noisy or disagreeable in any way: but they openly and without disguise worship the great god Plutus and believe that he, and none other, is the God of the Christians. They have as much culture as other people, at least to outward show: they furnish their houses as artistically as other people: they buy pictures and books: but

ideas do not touch them : if they read new ideas, they are not affected by them, however skilfully they may be put : they go to church and hear the parable about Dives and they wonder how Dives could have been so hard-hearted. Then they go home and talk about money.

Elsie's father, a younger son of the richest branch of this family, started with a comfortable little fortune and a junior partnership. He was getting on very well indeed : he had begun to show the stuff of which he was made, a good, stout, tenacious kind of stuff, likely to last and to hold out ; he was beginning to increase his fortune : he looked forward to a successful career : and he hoped to leave behind him, after many, many years, perhaps three-quarters of a million. He was only thirty-five years of age, yet he was struck down and had to go. His widow received little more than her husband's original fortune : it was small compared with what she might fairly have expected when she

married, but it was large enough for her to live with her three children in Pembridge Gardens. What happened to the son, you know. He went away in a royal rage and had never been heard of since. The elder daughter, Hilda, when about two-and-twenty, as you also know, had the good fortune to attract the admiration of a widower of very considerable wealth, the brother of her guardian. He was forty years older than herself, but he was rich—nay, very rich indeed. Jute, I believe, on an extensive scale, was the cause of his great fortune. He was knighted on a certain great occasion when Warden of his Company, so that he offered his bride a title and precedence, as well as a great income, a mansion in Palace Gardens, a handsome settlement, carriages and horses, and everything else that the feminine heart can desire.

The widow, soon after her husband died, found the time extremely dull without the daily excitement of the City talk to which she

had been accustomed. There was no one with whom she could discuss the money market. Now, all her life, she had been accustomed to talk of shares and stocks and investments and fluctuations and operations and buying in and selling out. She began, therefore, to watch the market on her own account. Then she began to operate: then she gave her whole time and all her thoughts to the business of studying, watching, reading, and forecasting. Of course, then, she lost her money and fell into difficulties? Nothing of the kind: she made money. There is always plenty of virtuous indignation ready for those foolish persons who dabble in stocks. They are gamblers; they always lose in the long run: we all know that; the copy-books tell us so. If two persons play heads and tails for sovereigns, do they both lose in the long run? If so, who wins? Where does the money go? Even a gambler need not always lose in the long run, as all gamblers know. *La veuve* Arundel was not in any sense a gambler.

Nor was she a dabbler. She was a serious and calculating operator. She took up one branch of the great money market and confined her attentions to that branch, which she studied with so much care and assiduity that she became a professional; that is to say, she threw into the study all her energies, all her thoughts, and all her intellect. When a young man does this on the Stock Exchange he may expect to win. Mrs. Arundel was not an ordinary young man; she was a sharp and clever woman: by hard work she had learned all that can be learned, and had acquired some of that prescience which comes of knowledge—the prophet of the future is, after all, he who knows and can discuss the forces and the facts of the present: the Sibyl at the present day would be a journalist. She was clear-headed, quick to see and ready to act: she was of a quick temper as well as a quick perception: and she was resolute. Such qualities in most women make them absolute sovereigns in the household. Mrs.

Arundel was not an absolute sovereign—partly because she thought little of her household, and partly because her children were distinguished by much the same qualities, and their subjection would have proved difficult if not impossible.

This was the last house in London where one might have expected to find a girl who was ready to despise wealth and to find her happiness in a condition of poverty. Elsie was completely out of harmony with all her own people. There is a good deal of opinion going about in favour of the simple life: many girls have become socialists in so far as they think the amassing of wealth neither desirable nor worthy of respect: many would rather marry a man of limited means who has a profession than a rich man who has a business: many girls hold that Art is a much finer thing than wealth. Elsie learned these pernicious sentiments at school: they attracted her at first because they were so fresh: she found all the best literature full of

these sentiments : she developed in due course a certain natural ability for Art : she attended an Art school : she set up an easel : she painted in pastel : she called her room a studio. She gave her friends the greatest uneasiness by her opinions : she ended, as you have seen, by becoming engaged to a young man with nothing. How could such a girl be born of such parents ?

When she got home on Saturday evening, she found her mother playing a game of double *vingt un* with a certain cousin, one Sydney Arundel. The game is very good for the rapid interchange of coins : you should make it a time game, to end in half an hour—one hour—two hours, and at the end you will find that you have had a very pretty little gamble. Mrs. Arundel liked nothing better than a game of cards—provided the stakes were high enough to give it excitement. To play cards for love is indeed insipid : it is like a dinner of cold boiled mutton or like sandwiches of veal. The lady would play anything, piquet, écarté, double

dummy—and her daughter Elsie hated the sight of cards. As for the cousin, he was on the Stock Exchange: he came often to dinner and to talk business after dinner: he was a kind of musical box or barrel organ in conversation, because he could only play one tune. His business as well as his pleasure was in the money market.

‘So you have come home, Elsie?’ said Mrs. Arundel coldly.

‘Yes, I have come home.’ Elsie seated herself at the window and waited.

‘Now, Sydney’—her mother took up the cards. ‘My deal—will you take any more?’

She was a good-looking woman still, though past fifty: her abundant hair had gone pleasantly gray, her features were fine, her brown eyes were quick and bright: her lips were firm, and her chin straight. She was tall and of good figure: she was clad in black silk, with a large gold chain about her neck and good lace upon her shoulders. She wore many rings and a bracclet. She liked, in fact,

the appearance of wealth as well as the possession of it: she therefore always appeared in costly raiment: her house was furnished with a costly solidity: everything, even the bindings of her books, was good to look at: her one man-servant looked like the responsible butler of a millionaire, and her one-horse carriage looked as if it belonged to a dozen.

The game went on. Presently, the clock struck ten. 'Time,' said the lady. 'We must stop. Now then. Let us see—I make it seventy-three shillings.—Thank you. Three pounds thirteen—an evening not altogether wasted.—And now, Sydney, light your cigar. You know I like it. You shall have your whisky and soda—and we will talk business. There are half-a-dozen things that I want to consult you about. Heavens! why cannot I be admitted to the Exchange? A few women among you—clever women, like myself, Sydney—would wake you up.'

They talked business for an hour, the lady making notes in a little book, asking questions

and making suggestions. At last the cousin got up—it was eleven o'clock—and went away. Then her mother turned to Elsie.

‘It is a great pity,’ she said, ‘that you take no interest in these things.’

‘I dislike them very much, as you know,’ said Elsie.

‘Yes—you dislike them because they are of real importance. Well—never mind.—You have been out with the young man, I suppose?’

‘Yes—we have been on the river together.’

‘I supposed it was something of the kind. So the housemaid keeps company with the potboy without consulting her own people.’

‘It is nothing unusual for me to spend an evening with George. Why not? You will not suffer me to bring him here.’

‘No,’ said her mother with firmness. ‘That young man shall never, under any circumstances, enter this house with my know-

ledge! For the rest,' she added, 'do as you please.'

This was the kind of amiable conversation that had been going on day after day since Elsie's engagement—protestations of ceasing to interfere, and continual interference.

There are many ways of considering the subject of injudicious and unequal marriages. You may ridicule: you may cajole: you may argue: you may scold: you may coax: you may represent the naked truth as it is, or you may clothe its limbs with lies—the lies are of woven stuff, strong, and home-made. When you have an obdurate, obstinate, contumacious, headstrong, wilful, self-contained maiden to deal with, you will waste your breath whatever you do. The mother treated Elsie with scorn, and scorn alone. It was her only weapon. Her elder sister tried other weapons: she laughed at the makeshifts of poverty: she cajoled with soft flattery and golden promises: she argued with logic pitiless: she scolded like a fishwife: she coaxed with tears and

kisses : she painted the loveliness of men who are rich, and the power of women who are beautiful. And all in vain. Nothing moved this obdurate, obstinate, contumacious, headstrong, wilful Elsie. She would stick to her promise : she would wed her lover even if she had to entertain Poverty as well all her life.

‘Are you so infatuated,’ the mother went on, ‘that you cannot see that he cares nothing for your happiness? He thinks about nobody but himself. If he thought of you, he would see that he was too poor to make you happy, and he would break it off. As it is, all he wants is to marry you.’

‘That is indeed all. He has never disguised the fact.’

‘He offers you the half of a bare crust.’

‘By halving the crust we shall double it.’

‘Oh ! I have no patience. But there is an end. You know my opinion, and you disregard it. I cannot lock you up, or beat you, for your foolishness. I almost wish I could.

I will neither reason with you any more nor try to dissuade you. Go your own way.'

'If you would only understand. We are going to live very simply. We shall put all unhappiness outside the luxuries of life. And we shall get on if we never get rich. I wish I could make you understand our point of view. It makes me very unhappy that you will take such a distorted view.'

'I am glad that you can still feel unhappiness at such a cause as my displeasure.'

'Well, mother, to-night we have come to a final decision.'

'Am I to learn it?'

'Yes; I wish to tell you at once. We have been engaged for two years. The engagement has brought me nothing but wretchedness at home. But I should be still more wretched—I should be wretched all my life—if I were to break it off. I shall be of age in a day or two and free to act on my own judgment.'

'You are acting on your own judgment already.'

‘I have promised George that I will marry him when he pleases—that is, about the middle of August, when he gets his holiday.’

‘Oh! The misery of poverty will begin so soon? I am sorry to hear it. As I said above, I have nothing to say against it—no persuasion or dissuasion—you will do as you please.’

‘George has his profession, and he has a good name already. He will get on. Meantime, a little plain living will hurt neither of us. Can’t you think that we may begin in a humble way and yet get on? Money—money—money. Oh! Must we think of nothing else?’

‘What is there to think of but money? Look round you, silly child. What gives me this house—this furniture—everything? Money. What feeds you and clothes you? Money. What gives position, consideration, power, dignity? Money. Rank without money is contemptible. Life without money

is miserable, wretched, intolerable. Who would care to live when the smallest luxury—the least comfort—has to be denied for want of money. Even the Art of which you talk so much only becomes respectable when it commands money. You cannot keep off disease without money: you cannot educate your children without money: it will be your worst punishment in the future that your children will sink and become servants. Child!’ she cried passionately, ‘we must be masters or servants—nay—lords or slaves. You leave the rank of lord and marry the rank of slave. It is money that makes the difference—money—money—money—that you pretend to despise. It is money that has done everything for you. Your grandfather made it—your father made it—I am making it. Go on in your madness and your folly. In the end, when it is too late, you will long for money, pray for money, be ready to do anything for money—for your husband and your children.’

‘We shall have, I hope, enough. We shall work for enough—no more.’

‘Well, child,’ her mother returned quietly, ‘I said that I would say nothing. I have been carried away. Let there be no more said. Do as you please. You know my mind—your sister’s mind—your cousins’——

‘I do not wish to be guided by my cousins.’

‘Very well. You will stay here until your wedding day. When you marry you will leave this house—and me and your sister and all your people. Do not expect any help from me. Do not look forward to any inheritance from me. My money is all my own to deal with as I please. If you wish to be poor you shall be poor. Hilda tells me that you are to see your guardian on Monday. Perhaps he may bring you to your senses. As for me—I shall say no more.’

With these final words the lady left the room and went to bed. How many times had she declared that she would say no more?

The next day being Sunday, the bells began

to ring in the morning, and the two ladies sallied forth to attend Divine service as usual. They walked side by side, in silence. That sweet and gracious nymph, the Lady Charity, was not with them in their pew. The elder lady, externally cold, was full of resentment and bitterness: the younger was more than usually troubled by the outbreak of the evening. Yet she was no nearer surrender. The sermon, by a curious coincidence, turned upon the perishable nature of earthly treasures, and the vanity of the objects desired by that unreasoning person whom they used to call the Worldling. The name has perished, but the creature still exists, and is found in countless herds in every great town. The parsons are always trying to shoot him down; but they never succeed. There was just a fiery passage or two directed against the species. Elsie hoped that the words would go home. Not at all. They fell upon her mother's heart like seed upon the rock. She heard them, but heard them not. The

Worldling, you see, never understands that he is a Worldling. Nor does Dives believe himself to be anything more than Lazarus, such is his modesty.

The service over, they went home in silence. They took their early dinner in silence, waited on by the solemn man-servant. After dinner, Elsie sought the solitude of her studio. And here—nobody looking on—she obeyed the first law of her sex, and had a good cry. Even the most resolute of maidens cannot carry through a great scheme against great opposition without the consolation of a cry.

On the table lay a note from Mr. Dering :

MY DEAR WARD—I am reminded that you come of age on Monday. I am also reminded by Hilda that you propose to take a very important step against the wish of your mother. Will you come and see me at ten o'clock to talk this over?—Your affectionate Guardian.'

Not much hope to be got out of that letter. A dry note from a dry man. Very little

doubt as to the line which he would take. Yet, not an unkind letter. She put it back in her desk and sighed. Another long discussion. No : she would not discuss—she would listen, and then state her intention. She would listen again, and once more state her intention.

On the easel stood an almost finished portrait in pastel, executed from a photograph. It was the portrait of her guardian. She had caught—it was not difficult with a face so marked—the set expression, the closed lips, the keen eyes, and the habitual look of caution and watchfulness which become the characteristics of a solicitor in good practice. So far it was a good likeness. But it was an austere face. Elsie, with a few touches of her thumb and the chalk which formed her material, softened the lines of the mouth, communicated to the eyes a more genial light, and to the face an expression of benevolence which certainly had never before been seen upon it.

‘There !’ she said. ‘If you would only look like that to-morrow, instead of like your

photograph, I should have no fear at all of what you would say. I would flatter you, and coax you, and cajole you, till you had doubled George's salary and promised to get round my mother. You dear old man! You kind old man! You sweet old man! I could kiss you for your kindness.'

CHAPTER V

SOMETHING HAPPENS

So far a truly enjoyable Sunday. To sit in church beside her angry mother, both going through the forms of repentance, charity, and forgiveness: and to dine together, going through the ordinary forms of kindness while one at least was devoured with wrath. Waste of good roast lamb and gooseberry tart!

Elsie spent the afternoon in her studio, where she sat undisturbed. People called, but her mother received them. Now that the last resolution had been taken: now that she had promised her lover to brave everything and to live the simplest possible life for love's sweet sake, she felt that sinking which falls upon the most courageous when the boats are

burned. Thus Love makes loving hearts to suffer.

The evening, however, made amends. For then, like the housemaid, who mounted the area stair as Elsie went down the front-door steps, she went forth to meet her lover, and in his company forgot all her fears. They went to church together. There they sat side by side, this church not having adopted the barbarous custom of separating the sexes—a custom which belongs to the time when women were monkishly considered unclean creatures, and the cause, to most men, of everlasting suffering, which they themselves would most justly share. This couple sat hand in hand; the service was full of praise and hope and trust: the Psalms were exultant, triumphant, jubilant: the sermon was a ten minutes' ejaculation of joy and thanks: there was a Procession with banners, to cheer up the hearts of the faithful—what is Faith without a Procession? Comfort stole back to Elsie's troubled heart: she felt less like an out-

cast: she came out of the church with renewed confidence.

It was still daylight. They walked round and round the nearest Square. Jane the housemaid and her young man were doing the same thing. They talked with confidence and joy of the future before them. Presently the rain began to fall, and Elsie's spirits fell too.

'George,' she said, 'are we selfish, each of us? Is it right for me to drag and keep you down?'

'You will not. You will raise me and keep me up. Never doubt that, Elsie. I am the selfish one because I make you sacrifice so much.'

'Oh! no—no. It is no sacrifice for me. You must make me brave, George, because I am told every day by Hilda and my mother the most terrible things. I have been miserable all day long. I suppose it is the battle I had with my mother yesterday.'

'Your mother will be all right again as

soon as the thing is done. And Hilda will come round too. She will want to show you her new carriage and her newest dress. Nobody admires and envies the rich relation so much as the poor relation. That is the reason why the poor relation is so much courted and petted in every rich family. We shall be the poor relations, you know, Elsie.'

'I suppose so. We must accept the part and play it properly.' She spoke gaily, but with an effort.

'She will give you some of her old dresses. And she will ask us to some of her crushes; but we won't go. Oh! Hilda will come round. As for your mother'—— He repressed what he was about to say. 'As for your mother, Elsie, there is no obstinacy so desperate that it cannot be softened by something or other. The constant dropping, you know. Give her time. If she refuses to change—why—then'——again he changed the words in time—'dear child, we must make our own happiness for ourselves without our own folk to help us.'

‘Yes ; we will. At the same time, George, though I am so valiant in talk, I confess that I feel as low as a schoolboy who is going to be punished.’

‘My dear Elsie,’ said George with a little exasperation, ‘if they will not come round, let them stay flat or square, or sulky, or anything. I can hardly be expected to feel very anxious for a change of temper in people who have said so many hard things of me. To-morrow, dear, you shall get through your talk with Mr. Dering. He’s as hard as nails ; but he’s a just man, and he is sensible. In the evening, I will call for you at nine, and you shall tell me what he said. In six weeks we can be married. I will see about the banns. We will find a lodging somewhere, pack up our things, get married, and move in. We can’t afford a honeymoon, I am afraid. That shall come afterwards when the ship comes home.’

‘Yes. When I am with you I fear nothing. It is when you are gone : when I sit by myself in my own room, and know that

in the next room my mother is brooding over her wrath and keeping it warm—that I feel so guilty. To-night, it is not that I feel guilty at all: it is quite the contrary; but I feel as if something was going to happen.’

‘Something is going to happen, dear. I am going to put a wedding ring round this pretty finger.’

‘When one says something in the language of superstition one means something bad, something dreadful, something that shall stand between us and force us apart. Something unexpected.’

‘My child,’ said her lover, ‘all the powers of all the devils shall not force us apart.’ A daring and comprehensive boast.

She laughed a little, lightened by words so brave. ‘Here we are, dear,’ she said, as they arrived at the house. ‘I think the rain means to come down in earnest. You had better make haste home. To-morrow evening at nine, I will expect you.’

She ran lightly up the steps and rang the

bell: the door was opened: she turned her head, laughed, waved her hand to her lover, and ran in.

There was standing on the kerb beneath the street lamp a man apparently engaged in lighting a cigar. When the girl turned, the light of the lamp fell full upon her face. The man stared at her, forgetting his cigar light, which fell burning from his hand into the gutter. When the door shut upon her, he stared at George, who, for his part, his mistress having vanished, stared at the door.

All this staring occupied a period of at least half a minute. Then George turned and walked away: the man struck another light, lit his cigar, and strode away too, but in the same direction. Presently he caught up George and laid a hand upon his shoulder.

‘Here, you sir,’ he said gruffly; ‘I want a word with you before we go any further.’

George turned upon him savagely. Nobody likes a heavy hand laid upon the shoulder. In the old days it generally meant a

writ and Whitecross Street and other unpleasant things.

‘Who the devil are you?’ he asked.

‘That is the question I was going’——
He stopped and laughed.—‘No—I see now. I don’t want to ask it. You are George Austin, are you not?’

‘That is my name. But who are you—and what do you want with me?’

The man was a stranger to him. He was dressed in a velvet coat and a white waistcoat: he wore a soft felt hat; and with the velvet jacket, the felt hat, and a full beard, he looked like an artist of some kind. At the end of June it is still light at half-past nine. George saw that the man was a gentleman: his features, strongly marked and clear cut, reminded him of something—but vaguely; they gave him the common feeling of having been seen or known at some remote period. The man looked about thirty, the time when the physical man is at his best: he was of good height, well set up, and robust. Some-

thing, no doubt, in the Art world : or something that desired to appear as if belonging to the Art world. Because, you see, the artists themselves are not so picturesque as those who would be artists if they could. The unsuccessful artist, certainly, is sometimes a most picturesque creature. So is the Model. The rags and duds and threadbarity too often enter largely into the picturesque. So with the ploughboy's dinner under the hedge, or the cotter's Saturday night. And the village beershop may make a very fine picture ; but the artist himself does not partake in those simple joys.

‘ Well, sir, who are you ? ’ George repeated as the other man made no reply.

‘ Do you not remember me ? I am waiting to give you a chance.’

‘ No—certainly not.’

‘ Consider. That house into which you have just taken my—a young lady—does it not connect itself with me ? ’

‘ No. Why should it ? ’

‘Then I suppose that I am completely forgotten.’

‘It is very strange. I seem to recall your voice.’

‘I will tell you who I am by another question. George Austin, what in thunder are you doing with my sister?’

‘Your sister?’ George jumped up and stared. ‘Your sister? Are you—are you Athelstan come home again? Really and truly—Athelstan?’

‘I am really and truly Athelstan. I have been back in England about a fortnight.’

‘You are Athelstan?’ George looked at him curiously. When the reputed black-sheep comes home again, it is generally in rags with a long story of fortune’s persecutions. This man was not in the least ragged. On the contrary, he looked prosperous. What had he been doing? For, although Elsie continued passionate in her belief in her brother’s innocence, everybody else believed that he had run away to escape

consequences, and George among the number had accepted that belief.

‘Your beard alters you greatly. I should not have known you. To be sure it is eight years since I saw you last, and I was only just beginning my articles when you—left us.’ He was on the point of saying ‘when you ran away.’

‘There is a good deal to talk about. Will you come with me to my rooms? I am putting up in Half Moon Street.’

Athelstan hailed a passing hansom and they drove off.

‘You have been a fortnight in London,’ said George, ‘and yet you have not been to see your own people.’

‘I have been eight years away, and yet I have not written a single letter to my own people.’

George asked no more questions. Arrived at the lodging, they went in and sat down. Athelstan produced soda and whisky and cigars.

‘Why have I not called upon my own people?’ Athelstan took up the question again. ‘Because, when I left home, I swore that I would never return until they came to beg forgiveness. That is why. Every evening I have been walking outside the house, in the hope of seeing some of them without their seeing me. For, you see, I should like to go home again; but I will not go as I went away, under a shameful cloud. That has got to be lifted first. Presently I shall know whether it is lifted. Then I shall know how to act. To-night, I was rewarded by the sight of my sister Elsie, walking home with you. I knew her at once. She is taller than I thought she would become when I went away. Her face hasn’t changed much, though. She always had the gift of sweet looks, which isn’t quite the same thing as beauty. My sister Hilda, for instance, was always called a handsome girl, but she never had Elsie’s sweet looks.’

‘She has the sweetest looks in the world.’

‘What are you doing with her, George Austin, I ask again?’

‘We are engaged to be married.’

‘Married? Elsie married? Why—she’s—well—I suppose she must be grown up by this time.’

‘Elsie is very nearly one-and-twenty. She will be twenty-one to-morrow.’

‘Elsie going to be married. It seems absurd. One-and-twenty to-morrow. Ah!’ He sat up eagerly. ‘Tell me, is she any richer? Has she had any legacies or things?’

‘No. How should she? Her *dot* is her sweet self, which is enough for any man.’

‘And you, Austin. I remember you were an articled clerk of eighteen or nineteen when I went away—are you rich?’

Austin blushed. ‘No,’ he said; ‘I am not. I am a managing clerk at your old office. I get two hundred a year, and we are going to marry on that.’

Athelstan nodded. ‘A bold thing to do.

However—— Twenty-one to-morrow—we shall see.'

'And I am sorry to say there is the greatest opposition—on the part of your mother and your other sister. I am not allowed in the house, and Elsie is treated as a rebel.'

'Oh! well. If you see your way, my boy, get married, and have a happy life, and leave them to come round at their leisure. Elsie has a heart of gold. She can believe in a man. She is the only one of my people who stood up for me when they accused me without a shadow of proof of—— The only one—the only one. It is impossible for me to forget that—and difficult,' he added, 'to forgive the other thing.—Is my sister Hilda still at home?'

'No. She is married to Sir Samuel, brother of your Mr. Dering. He is a great deal older than his wife; but he is very rich.'

'Oh!—and my mother?'

‘I believe she continues in good health. I am not allowed the privilege of calling upon her.’

‘And my old chief?’

‘He also continues well.’

‘And now, since we have cleared the ground so far, let us come to business. How about that robbery?’

‘What robbery?’ The old business had taken place when George was a lad just entering upon his articles. He had ceased to think of it.

‘What robbery? Man alive!’—Athelstan sprang to his feet—‘there is only one robbery to me in the whole history of the world since men and robberies began. What robbery? Look here, Master George Austin, when a man is murdered, there is for that man only one murder in the whole history of the world. All the other murders, even that of Abel himself, are of no concern at all—not one bit. He isn’t interested in them. They don’t matter to him a red cent. That’s my case.

The robbery of eight years ago, which took a few hundred pounds from a rich man, changed my whole life ; it drove me out into the world ; it forced me for a time to live among the prodigals and the swine and the husks. It handed me over to a thousand devils ; and you ask me what robbery ? ’

‘ I am very sorry. It is now a forgotten thing. Nobody remembers it any more. I doubt whether Mr. Dering himself ever thinks of it. ’

‘ Well, what was discovered after all ? Who did it ? ’

‘ Nothing at all has been discovered. No one knows to this day who did it. ’

‘ Nothing at all ?—I am disappointed. Hasn’t old Checkley done time for it ? Nothing found out ? ’

‘ Nothing. The notes were stopped in time, and were never presented. After five or six years the Bank of England gave Mr. Dering notes in the place of those stolen. And that is all there is to tell. ’

‘Nothing discovered! And the notes never presented? What good did the fellow get by it, then?’

‘I don’t know. But nothing was discovered.’

‘Nothing discovered!’ Athelstan repeated. ‘Why, I took it for granted that the truth had come out long since. I was making up my mind to call upon old Dering. I don’t think I shall go now.—And my sister Hilda will not be coming here to express her contrition. I am disappointed.’

‘You can see Elsie if you like.’

‘Yes—I can see her,’ he repeated. —‘George’—he returned to the old subject—‘do you know the exact particulars of that robbery?’

‘There was a forged cheque, and the Bank paid it across the counter.’

‘The cheque,’ Athelstan explained, ‘was made payable to the order of a certain unknown person named Edmund Gray. It was endorsed by that name. To prove that

forgery, they should have got the cheque and examined the endorsement. That was the first thing, certainly. I wonder how they began.'

'I do not know. It was while I was in my articles, and all we heard was a vague report. You ought not to have gone away. You should have stayed to fight it out.'

'I was right to give up my berth after what the chief said. How could I remain drawing his pay and doing his work, when he had calmly given me to understand that the forgery lay between two hands, and that he strongly suspected mine?'

'Did Mr. Dering really say so? Did he go so far as that?'

'So I walked out of the place. I should have stayed at home and waited for the clearing up of the thing, but for my own people—who—well—you know—— So I went away in a rage.'

'And have you come back—as you went—in a rage?'

‘Well—you see, that is the kind of fire that keeps alight of its own accord.’

‘I believe that some sort of a search was made for this Edmund Gray; but I do not know how long it lasted or who was employed.’

‘Detectives are no good. Perhaps the chief didn’t care to press the business. Perhaps he learned enough to be satisfied that Checkley was the man. Perhaps he was unwilling to lose an old servant. Perhaps the villain confessed the thing. It all comes back to me fresh and clear, though for eight long years I have not talked with a soul about it.’

‘Tell me,’ said George, a little out of sympathy with this dead and buried forgery—‘tell me where you have been—what you have done—and what you are doing now.’

‘Presently—presently,’ he replied with impatience. ‘I am sure now that I was wrong. I should not have left the country. I should have taken a lodging openly, and waited and looked on. Yes; that would have

been better. Then I should have seen that old villain, Checkley, in the dock. Perhaps it is not yet too late. Still—eight years. Who can expect a commissionnaire to remember a single message after eight years?’

‘Well—and now tell me,’ George asked again, ‘what you have been doing.’

‘The black-sheep always turns up, doesn’t he? You learn at home that he has got a berth in the Rocky Mountains; but he jacks it up and goes to Melbourne, where he falls on his feet; but gets tired, and moves on to New Zealand, and so home again. It’s the regular round.’

‘You are apparently the black-sheep whose wool is dyed white. There are threads of gold in it. You look prosperous.’

‘A few years ago I was actually in the possession of money. Then I became poor again. After a good many adventures I became a journalist. The profession is in America the refuge of the educated unsuccessful, and the hope of the uneducated unsuccessful.

I am doing as well as journalists in America generally do : I am over here as the representative of a Francisco paper. And I expect to stay for some time—so long as I can be of service to my people. That's all.'

'Well—it might be a great deal worse. And won't you come to Pembroke Crescent with me?'

'When the cloud is lifted : not before. And—George—not a word about me. Don't tell—yet—even Elsie.'

CHAPTER VI

SOMETHING MORE HAPPENS

CHECKLEY held the door of the office wide open, and invited Elsie to enter. The aspect of the room, solid of furniture, severe in its fittings, with its vast table covered with papers, struck her with a kind of terror. At the table sat her guardian, austere of countenance.

All the way along she had been imagining a dialogue. He would begin with certain words. She would reply, firmly but respectfully, with certain other words. He would go on. She would again reply. And so on. Everybody knows the consolations of imagination in framing dialogues at times of trouble. They never come off. The beginning is never what is expected, and the sequel, therefore,

has to be changed on the spot. The conditions of the interview had not been realised by Elsie. Also the beginning was not what she expected. For her guardian, instead of frowning with a brow of corrugated iron, and holding up a finger of warning, received her more pleasantly than she had imagined it possible for him, bade her sit down, and leaned back, looking at her kindly.

‘And so,’ he said, ‘you are twenty-one—twenty-one—to-day. I am no longer your guardian. You are twenty-one. Everything that is past seems to have happened yesterday. So that it is needless to say that you were a baby only yesterday.’

‘Yes ; I am really twenty-one.’

‘I congratulate you. To be twenty-one is, I believe, for a young lady at least, a pleasant time of life. For my own part, I have almost forgotten the memory of youth. Perhaps I never had the time to be young. Certainly I have never understood why some men regret their youth so passionately. As

for your sex, Elsie, I know very little of it except in the way of business. In that way, which does not admit of romance, I must say that I have sometimes found ladies importunate, tenacious, exacting, persistent, and even revengeful.'

'Oh!' said Elsie, with a little winning smile of conciliation. This was only a beginning—a prelude—before the unpleasantness.

'That, Elsie, is my unfortunate experience of women—always in the way of business, which of course may bring out the worst qualities. In society, of which I have little experience, they are doubtless—charming—charming.' He repeated the word, as if he had found an adjective of whose meaning he was not quite clear. 'An old bachelor is not expected, at the age of seventy-five, to know much about such a subject. The point before us is that you have this day arrived at the mature age of twenty-one. That is the first thing, and I congratulate you. The first thing.'

‘I wonder,’ thought Elsie timidly, ‘when he will begin upon the next thing—the real thing.’

There lay upon the table before him a paper with notes upon it. He took it up, looked at it, and laid it down again. Then he turned to Elsie and smiled—he actually smiled—he unmistakably smiled. ‘At twenty-one,’ he said, ‘some young ladies who are heiresses come into their property’——

‘Those who are heiresses. Unhappily, I am not.’

‘Come into their property—their property. It must be a beautiful thing for a girl to come into property, unexpectedly, at twenty-one. For a man, a temptation to do nothing and to make no more money. Bad! Bad! But for a girl already engaged, a girl who wants money, a girl who is engaged—eh?—to a penniless young solicitor’——

Elsie turned crimson. This was the thing she expected.

‘Under such circumstances, I say, such a

stroke of fortune would be providential and wonderful, would it not?’

She blushed and turned pale, and blushed again. She also felt a strong disposition to cry—but repressed that disposition.

‘In your case, for instance, such a wind-fall would be most welcome. Your case is rather a singular case. You do not belong to a family which has generally disregarded money—quite the reverse—you should inherit the love of money—yet you propose to throw away what I believe are very good prospects, and’——

‘My only prospect is to marry George Austin.’

‘So you think. I have heard from your mother, and I have seen your sister Hilda. They object very strongly to the engagement.’

‘I know, of course, what they would say.’

‘Therefore, I need not repeat it,’ replied Mr. Dering dryly. ‘I learn, then, that you

are not only engaged to this young gentleman, but that you are also proposing to marry upon the small income which he now possesses.'

'Yes—we are prepared to begin the world upon that income.'

'Your mother asked me what chance he has in his profession. In this office he can never rise to a considerable salary as managing clerk. If he had money, he might buy a partnership. But he has none, and his friends have none. And the profession is congested. He may remain all his life in a position not much better than he now occupies. The prospect, Elsie, is not brilliant.'

'No--we are fully aware of that. And yet'——

'Allow me, my dear child. You are yourself—we will say for the moment—without any means of your own.'

'I have nothing.'

'Or any expectations, except from your mother, who is not yet sixty.'

‘I could not count upon my mother’s death. Besides, she says that, if I persist, she will not leave me anything at all.’

‘So much I understand from herself. Her present intention is to remove your name from her will, in case you go on with this proposed marriage.’

‘My mother will do what she pleases with her property,’ said Elsie. ‘If she thinks that I will give way to a threat of this kind, she does not know me.’

‘Do not let us speak of threats. I am laying before you facts. Here they are plainly. Young Austin has a very small income: he has very little prospect of getting a substantial income: you, so far as you know, have nothing; and, also so far as you know, you have no prospect of anything. These are the facts, are they not?’

‘Yes—I suppose these are the facts. We shall be quite poor—very likely, quite poor always.’ The tears rose to her eyes. But this was not a place for crying.

‘I want you to understand these facts very clearly,’ Mr. Dering insisted. ‘Believe me, I do not wish to give you pain.’

‘All this,’ said Elsie, with the beginnings of the family obstinacy in her eyes, ‘I clearly understand. I have had them put before me too often.’

‘I also learn from your sister, Lady Dering, that if you abandon this marriage she is ready to do anything for you that she can. Her house, her carriage, her servants—you can command them all, if you please. This you know. Have you considered the meaning of what you propose? Can you consider it calmly?’

‘I believe we have.’

‘On the one side poverty—not what is called a small income. Many people live very well on what is called a small income—but grinding, hard poverty, which exacts real privations and burdens you with unexpected loads. My dear young lady, you have been brought up to a certain amount of plenty and ease, if

not to luxury. Do you think you can get along without plenty and ease?’

‘If George can, I can.’

‘Can you become a servant—cook, housemaid, lady’s-maid—as well as a wife—a nurse as well as a mother?’

‘If George is made happier by my becoming anything—anything, it will only make me happier. Mr. Dering, I am sure you wish me well—you are my father’s old friend—you have always advised my mother in her troubles—my brother was articled to you—but’—— She paused, remembering that he had not been her brother’s best friend.

‘I mean the best possible for you. Meantime, you are quite fixed in your own mind: you are set upon this thing. That is clear. There is one other way of looking at it. You yourself seem chiefly desirous, I think, to make the man you love happy. So much the better for him.—Are you quite satisfied that the other party to the agreement, your lover, will remain happy while he sees you slaving

for him, while he feels his own helplessness, and while he gets no relief from the grinding poverty of his household—while—lastly—he sees his sons taking their place on a lower level, and his daughters taking a place below the rank of gentlewoman?’

‘I reply by another question.—You have had George in your office as articled clerk and managing clerk for eight years. Is he, or is he not, steadfast, clear-headed, one who knows his own mind, and one who can be trusted in all things?’

‘Perhaps,’ said Mr. Dering, inclining his head. ‘How does that advance him?’

‘Then, if you trust him, why should not I trust him? I trust George altogether—together. If he does not get on, it will be through no fault of his. We shall bear our burden bravely, believe me, Mr. Dering. You will not hear him—or me—complain. Besides, I am full of hope. Oh! it can never be in this country that a man who is a good workman should not be able to get on. Then

I can paint a little—not very well, perhaps. But I have thought—you will not laugh at me—that I might paint portraits and get a little money that way.’

‘It is quite possible that he may succeed, and that you may increase the family income. Everything is possible. But, remember, you are building on possibilities, and I on facts. Plans very beautiful and easy at the outset often prove most difficult in the carrying out. My experience of marriages is learned by fifty years of work, not imaginative, but practical. I have learned that without adequate means no marriage can be happy. That is to say, I have never come across any case of wedded poverty where the husband or the wife, or both, did not regret the day when they faced poverty together instead of separately. That, I say, is my experience of such marriages. It is so easy to say that hand in hand evils may be met and endured which would be intolerable if one was alone. It isn’t only hand in hand, Elsie. The hands are wanted

for the baby, and the evils will fall on the children yet unborn.'

Elsie hung her head. Then she replied timidly: 'I have thought even of that. It only means that we go lower down in the social scale.'

'Only? Yet that is everything. People who are well up the ladder too often deride those who are fighting and struggling to get up higher. It is great folly or great ignorance to laugh. Social position, in such a country as ours, means independence, self-respect, dignity, all kinds of valuable things. You will throw these all away—yet your grandfathers won them for you by hard work. You are yourself a gentlewoman—why? Because they made their way up in the world, and placed their sons also in the way to climb. That is how families are made—by three generations at least of steady work uphill.'

Elsie shook her head sadly. 'We can only hope,' she murmured.

‘ One more word, and I will say no more. Remember, that love or no love, resignation or not, patience or not, physical comfort is the beginning and the foundation of all happiness. If you and your husband can satisfy the demands of physical comfort, you may be happy—or at least resigned. If not—— Well, Elsie, that is all. I should not have said so much had I not promised your mother and your sister. I am touched, I confess, by your courage and your resolution.’

‘ We mean never to regret, never to look back, and always to work and hope,’ said Elsie. ‘ You will remain our friend, Mr. Dering ? ’

‘ Surely, surely.—And now ’——

‘ Now ’—Elsie rose—‘ I will not keep you any longer. You have said what you wished to say very kindly, and I thank you.’

‘ No.—Sit down again ; I haven’t done with you yet, child. Sit down again. No more about that young villain—George Austin.’ He spoke so good-humouredly, that Elsie com-

plied wondering, but no longer afraid. 'Nothing more about your engagement. Now, listen carefully, because this is most important. Three or four years ago a person wrote to me. That person informed me that he—for convenience we will call the person a man—wished to place a certain sum of money in my hands in trust—for you.'

'For me? Do you mean—in trust? What is Trust?'

'He gave me this sum of money to be given to you on your twenty-first birthday.'

'Oh!' Elsie sat up with open eyes. 'A sum of money?—and to me?'

'With a condition or two. The first condition was, that the interest should be invested as it came in: the next, that I was on no account—mind, on no account at all—to tell you or any one of the existence of the gift or the name of the donor. You are now twenty-one. I have been careful not to afford you the least suspicion of this happy windfall until the time should arrive.

Neither your mother, nor your sister, nor your lover, knows or suspects anything about it.'

'Oh!' Elsie said once more. An interjection may be defined as a prolonged monosyllable, generally a vowel, uttered when no words can do justice to the subject.

'And here, my dear young lady'—Elsie cried 'Oh!' once more because—the most curious thing in the world—Mr. Dering's grave face suddenly relaxed and the lines assumed the very benevolence which she had the day before imparted to his portrait, and wished to see upon his face!—'Here, my dear young lady'—he laid his hand upon a paper—'is the list of the investments which I have made of that money. You have, in fact, money in Corporation bonds—Newcastle, Nottingham, Wolverhampton. You have water shares—you have gas shares—all good investments, yielding at the price of purchase an average of nearly three and two-thirds per cent.'

'Investments? Why—how much money

was it, then ? I was thinking when you spoke of a sum of money, of ten pounds, perhaps.'

'No, Elsie, not ten pounds. The money placed in my hands for your use was over twelve thousand pounds. With accumulations, there is now a little under thirteen thousand.'

'Oh !' cried Elsie for the third time and for the same reason. No words could express her astonishment.

'Yes ; it will produce about four hundred and eighty pounds a year. Perhaps, as some of the stock has gone up, it might be sold out and placed to better advantage. We may get it up to five hundred pounds.'

'Do you mean, Mr. Dering, that I have actually got five hundred pounds a year—all my own ?'

'That is certainly my meaning. You have nearly five hundred pounds a year all your own—entirely your own, without any conditions whatever—your own.'

'Oh !' She sat in silence, her hands

locked. Then the tears came into her eyes. 'Oh, George!' she murmured, 'you will not be so very poor after all.'

'That is all I have to say to you at present, Elsie,' said Mr. Dering. 'Now you may run away and leave me. Come to dinner this evening. Your mother and your sister are coming. I shall ask Austin as well. We may perhaps remove some of those objections. Dinner at seven sharp, Elsie.—And now you can leave me.'

'I said last night,' said Elsie, clasping her hands with feminine superstition, 'that something was going to happen. But I thought it was something horrid. Oh, Mr. Dering, if you only knew how happy you have made me! I don't know what to say. I feel stunned. Five hundred pounds a year! Oh, it is wonderful! What shall I say? What shall I say?'

'You will say nothing. Go away now. Come to dinner this evening.—Go away, my young heiress. Go and make plans how to

live on your enlarged income. It will not prove too much.'

Elsie rose. Then she turned again. 'Oh, I had actually forgotten. Won't you tell the man—or the woman—who gave you that money for me, that I thank him from my very heart? It isn't that I think so much about money, but oh! the dreadful trouble that there has been at home because George has none—and this will do something to reconcile my mother. Don't you think it will make all the difference?'

'I hope that before the evening you will find that all opposition has been removed,' said her guardian cautiously.

She walked away in a dream. She found herself in Lincoln's Inn Fields: she walked all round that great square, also in a dream. The spectre of poverty had vanished. She was rich: she was rich: she had five hundred pounds a year. Between them they would have seven hundred pounds a year. It seemed enormous. Seven hundred pounds a year!

Seven — seven — seven hundred pounds a year!

She got out into the street called Holborn, and she took the modest omnibus, this heiress of untold wealth. How much was it? Thirteen millions? or thirteen thousand? One seemed as much as the other. Twelve thousand: with accumulations: with accumulations—atons—atons. The wheels of the vehicle groaned out these musical words all the way. It was in the morning when the Bayswater omnibus is full of girls going home to lunch after shopping or looking at the shops. Elsie looked at these girls as they sat along the narrow benches. ‘My dears,’ she longed to say, but did not, ‘I hope you have every one got a brave lover, and that you have all got twelve thousand pounds apiece—with accumulations—twelve thousand pounds—with accumulations—atons—atons—realising four hundred and eighty pounds a year, and perhaps a little more. With accumulations—atons—atons—accumulations.’

She ran into the house and up the stairs singing. At the sound of her voice her mother, engaged in calculations of the greatest difficulty, paused wondering. When she understood that it was the voice of her child and not an organ-grinder, she became angry. What right had the girl to run about singing? Was it insolent bravado?

Elsie opened the door of the drawing-room and ran in. Her mother's cold face repelled her. She was going to tell the joyful news—but she stopped.

‘You have seen Mr. Dering?’ asked her mother.

‘Yes; I have seen him.’

‘If he has brought you to reason’——

‘Oh! He has—he has. I am entirely reasonable.’

Mrs. Arundel was astonished. The girl was flushed of face and bright of eye; her breath was quick; her lips were parted. She looked entirely happy.

‘My dear mother,’ she went on, ‘I am to

dine with him to-night. Hilda is to dine with him to-night. You are to dine with him to-night. It is to be a family party. He will bring us all to reason—to a bag full of reasons.'

'Elsie, this seems to me to be mirth misplaced.'

'No—no—in its right place—reasons all in a row and on three shelves, labelled and arranged and classified.'

'You talk in enigmas.'

'My dear mother'—yet that morning the dear mother would not speak to the dear daughter—'I talk in enigmas and I sing in conundrums. I feel like an oracle or a Delphic old woman for dark sayings.'

She ran away, slamming the door after her. Her mother heard her singing in her studio all to herself. 'Can she be in her right mind?' she asked anxiously. 'To marry a Pauper—to receive the admonition of her guardian—and such a guardian—and to come home singing. 'Twould be better to lock her up than let her marry.'

CHAPTER VII

SOMETHING ELSE HAPPENS

MR. DERING lay back in his chair, gazing at the door—the unromantic office door—through which Elsie had just passed. I suppose that even the driest of old bachelors and lawyers may be touched by the sight of a young girl made suddenly and unexpectedly happy. Perhaps the mere apparition of a lovely girl, dainty and delicate and sweet, daintily and delicately apparelled, so as to look like a goddess or a wood-nymph rather than a creature of clay, may have awakened old and long-forgotten thoughts before the instincts of youth were stifled by piles of parchment. It is the peculiar and undisputed privilege of the historian to read thoughts, but it is not always necessary to write them down.

He sat up and sighed. 'I have not told her all,' he murmured. 'She shall be happier still.' He touched his hand-bell. 'Checkley,' he said, 'ask Mr. Austin kindly to step this way.—A day of surprise—of joyful surprise—for both.'

It was indeed to be a day of good fortune, as you shall see.

He opened a drawer and took out a document rolled and tied, which he laid upon the table before him.

George obeyed the summons, not without misgiving, for Elsie, he knew, must by this time have had the dreaded interview, and the call might have some reference to his own share in the great contumacy. To incur the displeasure of his employer in connection with that event might lead to serious consequences.

Astonishing thing! Mr. Dering received him with a countenance that seemed transformed. He smiled benevolently upon him. He even laughed. He smiled when George

opened the door: he laughed when, in obedience to a gesture of invitation, George took a chair. He actually laughed: not weakly or foolishly, but as a strong man laughs.

‘I want ten minutes with you, George Austin’—he actually used the Christian name—‘ten minutes or a quarter of an hour, or perhaps half an hour.’ He laughed again. ‘Now, then’—his face assumed its usual judicial expression, but his lips broke into unaccustomed smiles—‘Now then, sir, I have just seen my ward—my former ward, for she is now of age—and have heard—well—everything there was to hear.’

‘I have no doubt, sir, that what you heard from Elsie was the exact truth.’

‘I believe so. The questions which I put to her I also put to you. How do you propose to live? On your salary? You have been engaged to my late ward without asking the permission of her guardians—that is her mother and myself.’

‘That is not quite the case. We found that her mother opposed the engagement, and therefore it was not necessary to ask your permission. We agreed to let the matter rest until she should be of age. Meanwhile, we openly corresponded and saw each other.’

‘It is a distinction without a difference. Perhaps what you would call a legal distinction. You now propose to marry. Elsie Arundel is no longer my ward; but, as a friend, I venture to ask you how you propose to live? A wife and a house cost money. Shall you keep house and wife on your salary alone? Have you any other resources?’

There are several ways of putting these awkward questions. There is especially the way of accusation, by which you charge the guilty young man of being by his own fault one of a very large family—of having no money and no expectations—nothing at all, unless he can make it for himself. It is the manner generally adopted by parents and

guardians. Mr. Dering, however, when he put the question smiled genially and rubbed his hands—a thing so unusual as to be terrifying in itself—as if he was uttering a joke—a thing he never had done in his life. The question, however, even when put in this, the kindest way, is one most awkward for any young man, and especially to a young man in either branch of the law, and most especially to a young man beginning the ascent of the lower branch.

Consider, of all the professions, crowded as they are, there is none so crowded as this branch of the law. ‘What,’ asks anxious Quiverful Père, ‘shall I do with this boy of mine? I will spend a thousand pounds upon him and make him a solicitor. Once he has passed, the way is clear for him.’ ‘How,’ asks the ambitious man of trade, ‘shall I advance my son? I will make him a lawyer; once passed he will open an office and get a practice and become rich. He will be a gentleman. And his children will be

born gentlemen.' Very good ; a most laudable custom it is in this realm of Great Britain for the young men still to be pressing upwards, though those who are already high up would fain forget the days of climbing and sneer at those who are making their way. But, applied to this profession, climbing seems no longer practicable. This way of advance will have to be abandoned.

Consider, again. Every profession gets rich out of its own mine. There is the mine Ecclesiastic, the mine Medical, the mine Artistic, the mine Legal. The last-named contains leases, covenants, agreements, wills, bonds, mortgages, actions, partnerships, transfers, conveyances, county courts, and other treasures, all to be had for the digging. But—and this is too often forgotten—there is only a limited quantity to be taken out of the mine every year, and there is not enough to go round, except in very minute portions. And since, until we become socialists at heart, we shall all of us continue to desire for our

share that which is called the mess of Benjamin, and since all cannot get that mess—which Mr. Dering had enjoyed for the whole of his life—or anything like that desirable portion, most young solicitors go in great heaviness of spirit—hang their heads, corrugate their foreheads, write despairing letters to the girls they left behind them, and with grumbling gratitude take the hundred or two hundred a year which is offered for their services as managing clerks. Again, the Legal mine seems of late years not to yield anything like so much as formerly. There has been a cruel shrinkage all over the country, and especially in country towns: the boom of building seems to have come to an end: the agricultural depression has dragged down with it an immense number of people who formerly flourished with the lawyers, and, by means of their savings, investments, leases, and partnerships and quarrels, made many a solicitor fat and happy. That is all gone. It used to be easy, if one

had a little money, to buy a partnership. Now it is no longer possible, or, at least, no longer easy. Nobody has a business greater than he himself can manage; everybody has got a son coming in.

These considerations show why the question was difficult to answer.

Said George in reply, but with some confusion: 'We are prepared to live on little. We are not in the least extravagant: Elsie will rough it. Besides, she has her Art'——

'Out of which she makes at present nothing a year.'

'But she will get on—and I may hope, may reasonably hope, some time to make an income larger than my present one.'

'You may hope—you may hope. But the position is not hopeful. In fact, George Austin, you must marry on ten times your present income, or not at all.'

'But I assure you, sir, our ideas are truly modest, and we have made up our minds how we can live and pay our way.'

‘You think you have. That is to say, you have prepared a table of expenses showing how, with twopence to spare, you can live very well on two hundred pounds a year. Of course you put down nothing for the thousand and one little unexpected things which everybody of your education and habits pays for every day.’

‘We have provided as far as we can see.’

‘Well, it won’t do. Of course, I can’t forbid the girl to marry you. She is of age. I can’t forbid you—but I can make it impossible—impossible for you, Master Austin—impossible.’

He rapped the table. The words were stern, but the voice was kindly, and he smiled again as he spoke. ‘You thought you would do without me, did you? Well—you shall see—you shall see.’

George received this threat without words, but with a red face, and with rising indignation. Still, when one is a servant, one must endure

the reproofs of the master. He said nothing therefore, but waited.

‘I have considered for some time,’ Mr. Dering continued, ‘how to meet this case in a satisfactory manner. At last, I made up my mind. And if you will read this document, young gentleman, you will find that I have made your foolish proposal to marry on love and nothing else, quite impossible—quite impossible, sir.’ He slapped the table with the paper, and tossed it over to George.

George took the paper, and began to read it. Suddenly he jumped out of his chair. He sprung to his feet. ‘*What?*’ he cried.

‘Go on—go on,’ said Mr. Dering benevolently.

‘Partnership? Partnership?’ George gasped. ‘What does it mean?’

‘It is, as you say, a Deed of Partnership between myself and yourself. The conditions of the Partnership are duly set forth—I hope you will see your way to accepting them.—A Deed of Partnership. I do not know within

a few hundreds what your share may be, but I believe you may reckon on at least two thousand for the first year, and more—much more—before long.'

'More than a thousand?'

'You have not read the deed through. Call yourself a lawyer? Sit down, and read it word for word.'

George obeyed, reading it as if it was a paper submitted to him for consideration, a paper belonging to some one else.

'Well? You have read it?'

'Yes; I have read it through.'

'Observe that the Partnership may be dissolved by Death, Bankruptcy, or Mutual Consent. I receive two-thirds of the proceeds for life. That—alas!—will not be for long.—Well, young man, do you accept this offer?'

'Accept? Oh! Accept? What can I do? What can I say—but accept?' He walked to the window, and looked out; I suppose he was admiring the trees in the Square, which were certainly very beautiful

in early July. Then he returned, his eyes humid.

‘Aha!’ Mr. Dering chuckled. ‘I told you that I would make it impossible for you to marry on two hundred pounds a year. I waited till Elsie’s birthday. Well? You will now be able to revise that little estimate of living on two hundred a year. Eh?’

‘Mr. Dering,’ said George, with breaking voice, ‘I cannot believe it; I cannot understand it. I have not deserved it.’

‘Shake hands, my Partner.’

The two men shook hands.

‘Now sit down and let us talk a bit,’ said Mr. Dering. ‘I am old. I am past seventy. I have tried to persuade myself that I am still as fit for work as ever. But I have had warnings. I now perceive that they must be taken as warnings. Sometimes it is a little confusion of memory—I am not able to account for little things—I forget what I did yesterday afternoon. I suppose all old men get these reminders of coming decay. It

means that I must reduce work and responsibility. I might give up business altogether and retire : I have money enough and to spare : but this is the third generation of a successful House, and I could not bear to close the doors, and to think that the Firm would altogether vanish. So I thought I would take a partner, and I began to look about me. Well—in brief, I came to the conclusion that I should find no young man better qualified than yourself for ability and for power of work and for all the qualities necessary for the successful conduct of such a House as this. Especially I considered the essential of good manners. I was early taught by my father that the greatest aid to success is good breeding. I trust that in this respect I have done justice to the teaching of one who was the most courtly of his time. You belong to an age of less ceremony and less respect to rank. But we are not always in a barrack or in a club. We are not all comrades or equals. There are those below to consider as well as those

above. There are women: there are old men: you, my partner, have shown me that you can give to each the consideration, the deference, the recognition that he deserves. True breeding is the recognition of the individual. You are careful of the small things which smooth the asperities of business. In no profession, not even that of medicine, is a good manner more useful than in ours. And this you possess.—It also pleases me,’ he added after a pause, ‘to think that in making you my partner I am also promoting the happiness of a young lady I have known all her life.’

George murmured something. He looked more like a guilty schoolboy than a man just raised to a position most enviable. His cheeks were flushed and his hands trembled. Mr. Dering touched his bell.

‘Checkley,’ he said, when that faithful retainer appeared, ‘I have already told you of my intention to take a partner. This is my new partner.’

Checkley changed colour. His old eyes—or was George wrong?—flashed with a light of malignity as he raised them. It made him feel uncomfortable—but only for a moment.

‘My partner, Checkley,’ repeated Mr. Dering.

‘Oh!’ His voice was dry and grating. ‘Since we couldn’t go on as before—— Well, I hope you won’t repent it.’

‘You shall witness the signing of the Deed, Checkley. Call in a clerk. So—there we have it, drawn, signed, and witnessed. Once more, my partner, shake hands.’

Elsie retired to her own room after the snub administered to her rising spirits. She soon began to sing again, being much too happy to be affected by anything so small. She went on with her portrait, preserving some, but not all, of the softness and benevolence which she had put into it, and thereby producing what is allowed to be an excellent portrait, but somewhat flattering. She herself

knows very well that it is not flattering at all, but even lower than the truth, only the other people have never seen the lawyer in an expansive moment.

Now while she was thus engaged, her mind going back every other minute to her newly-acquired inheritance, a cab drove up to the house—the door flew open, and her lover—her George—flew into her arms.

‘You here—George? Actually in the house? Oh! but you know’——

‘I know—I know. But I could not possibly wait till this evening. My dear child, the most wonderful—the most wonderful thing—the most extraordinary thing—in the whole world has happened—a thing we could never hope and never ask’——

‘Mr. Dering has told you, then?’

‘What? Do you know?’

‘Mr. Dering told me this morning.—Oh, George! isn’t it wonderful?’

‘Wonderful? It is like the last chapter of a novel!’ This he said speaking as a Fool

because the only last chapter in life is that in which Azrael crosses the threshold.

‘Oh, George!—I have been walking in the air—I have been flying—I have been singing and dancing. I feel as if I had never before known what it was to be happy. Mr. Dering said something about having it settled—mind—it’s all yours, George—yours as well as mine.’

‘Yes,’ said George, a little puzzled. ‘I suppose in the eyes of the law it is mine, but then it is yours as well. All that is mine is yours.’

‘Oh! Mr. Dering said it was mine in the eyes of the law. What does it matter, George, what the stupid old law says?’

‘Nothing, my dear—nothing at all.’

‘It will be worth five hundred pounds a year very nearly. That, with your two hundred pounds a year, will make us actually comfortable after all our anxieties.’

‘Five hundred a year? It will be worth four times that, I hope.’

‘Four times? Oh, no!—that is impossible. But Mr. Dering told me that he could hardly get so much as four per cent., and I have made a sum and worked it out. Rule for simple interest: multiply the principal by the rate per cent., and again by the time, and divide by a hundred. It is quite simple. And what makes the sum simpler, you need only take one year.’

‘What principal, Elsie, by what interest? You are running your little head against rules of arithmetic. Here there is no principal and no interest. It is a case of proceeds, and then division.’

‘We will call it proceeds, if you like, George, but he called it interest. Anyhow, it comes to five hundred a year, very nearly; and with your two hundred’——

‘I don’t know what you mean by your five hundred a year. As for my two hundred, unless I am very much mistaken, that will very soon be two thousand.’

‘Your two hundred will become?——
George, we are talking across each other.’

‘Yes. What money of yours do you mean?’

‘I mean the twelve thousand pounds that Mr. Dering holds for me—with accumulations—accumulations’—she began to sing the Rhyme of the omnibus wheels—‘accumulations—ations—ations.’

‘Twelve thousand pounds? Is this fairy-land? Twelve thousand?—— I reel—I faint—I sink—I melt away. Take my hands—both my hands, Elsie—kiss me kindly—it’s better than brandy—kindly kiss me. Twelve thousand pounds! with accumulations’——

‘——ations—ations—ations,’ she sung. ‘Never before, George, have I understood the loveliness and the power of money. They were given to Mr. Dering by an anonymous person to be held for me—secretly. No one knows—not even, yet, my mother.’

‘Oh! It is altogether too much—too

much: once there was a poor but loving couple, and Fortune turned her wheel, and —— You don't know—you most unsuspecting ignorant Thing—you can't guess—Oh, Elsie, I am a partner—Mr. Dering's partner!'

They caught hands again—then they let go—then they sat down, and gazed upon each other.

'Elsie,' said George.

'George,' said Elsie.

'We can now marry like everybody else—but much better. We shall have furniture now.'

'All the furniture we shall want, and a house where we please. No contriving now—no pinching.'

'No self-denying for each other, my dear.'

'That's a pity, isn't it?—But, George, don't repine. The advantages may counterbalance the drawbacks. I think I see the cottage where we were going to live. It is in Islington: or near it—Barnsbury, perhaps: there is a

little garden in front, and one at the back. There is always washing hung out to dry. I don't like the smell of suds. For dinner, one has cold Australian tinned meat for economy, not for choice. The rooms are very small, and the furniture is shabby, because it was cheap and bad to begin with. And when you come home—oh, George!—she stuck her forefinger in her chalk, and drew two or three lines on his face—‘you look like that, so discontented, so grumpy, so gloomy. Oh, my dear, the advantages—they do so greatly out-balance the drawbacks; and George—you will love your wife all the more—I am sure you will—because she can always dress properly and look nice, and give you a dinner that will help to rest you from the work of the day.’

Once more this foolish couple fell into each other's arms and kissed again with tears and smiles and laughter.

‘Who,’ asked Mrs. Arundel, ringing the bell upstairs, ‘who is with Miss Elsie below?’

On hearing that it was Mr. George Austin, whose presence in the house was forbidden, Mrs. Arundel rose solemnly and awfully, and walked down the stairs. She had a clear duty before her. When she threw open the door, the lovers were hand in hand dancing round the room laughing—but the tears were running down Elsie's cheeks.

‘Elsie,’ said her mother, standing at the open door, ‘perhaps you can explain this.’

‘Permit me to explain,’ said George.

‘This gentleman, Elsie, has been forbidden the house.’

‘One moment,’ he began.

‘Go, sir.’ She pointed majestically to the window.

‘Oh!’ cried Elsie. ‘Tell her, George—tell her; I cannot.’ She fell to laughing and crying together, but still held her lover by the hand.

‘I will have no communication whatever with one who robs me of a daughter,’ said this

Roman matron. 'Will you once more leave the house, sir?'

'Mother—you *must* hear him.'

'Nothing,' said Mrs. Arundel, 'will ever induce me to speak to him—nothing.'

'Mother, don't be silly,' Elsie cried; 'you don't know what has happened. You *must* not say such things. You will only be sorry for them afterwards.'

'Never—never. One may forgive such a man, but one can never speak to him, never—whatever happens—never.' The lady looked almost heroic as she waved her right hand in the direction of the man.

'I will go,' said George, 'but not till you have heard me. I am rich—Elsie is rich—we shall not marry into poverty. The whole situation is entirely changed.'

'Changed,' Elsie repeated, taking George's arm.

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'My dear George,' said Mrs. Arundel, when she had heard the whole story—and by cross-

examination persuaded herself that it was true—‘you know on what a just basis my objections were founded. Otherwise, I should have been delighted at the outset.—Kiss me, Elsie.—You have my full consent, children. These remarkable events are Providential.—On Mr. Dering’s death or retirement, you will step into an enormous practice. Follow his example. Take no partner till old age compels you. Keep all the profits for yourself—all.—My dear George, you should be a very happy man. Not so rich, perhaps, as my son-in-law, Sir Samuel, but above the ordinary run of common happiness. As for the past——We will now go down to lunch.—There is the bell. These emotions are fatiguing.’

CHAPTER VIII

IN HONOUR OF THE EVENT

MAY one dwell upon so simple a thing as a small family dinner-party? It is generally undramatic and uneventful: it is not generally marked even by a new dish or a bottle of rare wine. Yet there lingers in the mind of every man the recollection of pleasant dinners. I should like to write a Book of Dinners—not a book for the *gourmet*, but a book of memories. It might be a most delightful volume. There would be in it the schoolboys' dinner. I remember a certain dinner at eighteenpence a head, at Richmond, before we had the row in the boat, when we quarrelled and broke the oars over each other's heads, and very nearly capsized: a certain undergraduates' dinner, in which four men—three of whom

are now ghosts—joined: the Ramblers' dinner, of lamb chops and bottled ale and mirth and merriment: the two-by-two dinner in the private room, a dainty dinner of sweet lamb, sweet bread, sweet peas, sweet looks, sweet Moselle, and sweet words. Is it really true that one never—never—gets young again? Some people do, I am sure, but they are under promise to say nothing about it. I shall—and then that dinner may perhaps—one cannot say—one never knows—and I suppose—if one was young again—that they would be found just as pretty as they ever were. There is the official dinner, stately and cold: the city dinner, which generally comes to a man when his digestion is no longer what it was: the family dinner, in which the intellect plays so small a part, because no one wastes his fine things on his brothers and sisters: the dinner at which one has to make a speech. Indeed, this Book of Dinners promises to be a most charming volume. I should attempt it, however, with trembling,

because, to do it really well, one should be, first of all, a scholar, if only to appreciate things said and spoken, and in order to connect the illustrious past with food and drink. Next, he ought to be still young: he certainly must have a proper feeling for wine, and must certainly understand when and why one should be grateful to good Master Cook: he should be a past or present master in the Art of Love and a squire of Dames: he should be good at conversation: he must, in the old language, be a worshipper of Bacchus, Venus, Phœbus Apollo, the Muses nine and the Graces three. He must be no poor weakling, unable to enjoy the good creatures of flesh, fowl, fish, and wine: no boor: and no log insensible to loveliness.

Dinner, which should be a science, has long been treated as one of the Fine Arts. Now every Fine Art, as we all know, has its fashions and its caprices. Those who are old enough to remember the dinners of twenty, thirty, or forty years ago can remember many

of their fashions and caprices. In the Thirties, for instance, everything was carved upon the table. It required a man with a strong wrist to give a dinner-party. Fortunately, a dinner then consisted of few dishes. They drank sherry with dinner, and port afterwards. The champagne, if there was any, was sweet. The guests were bidden for half-past six : they sat down to dinner before seven. At eight the ladies went up-stairs : at half-past ten the men joined them. Their faces were flushed, their shoulders were inclined to lurch, and their speech was the least bit thick. Wonderful to relate, brandy-and-water used to be served to these toppers in the drawing-room itself.

Mr. Dering had altered little in his dinner customs. They mostly belonged to the Sixties, with a survival of some belonging to the Thirties. Things were carved upon the sideboard : this was in deference to modern custom : champagne formed an integral part of the meal ; but the dinner itself was solid :

the cloth after dinner was removed, leaving the dark polished mahogany after the old fashion : the furniture of the room was also in the old style : the chairs were heavy and solid : the walls were hung with a dark crimson paper of velvety texture : the curtains and the carpets were red : there were pictures of game and fruit : the sideboard was as solid as the table.

Checkley the clerk, who was invited as a faithful servant of the house, to the celebration of the new partnership, was the first to arrive. Dressed in a hired suit, he looked like an undertaker's assistant : the gloom upon his face heightened the resemblance. Why the partnership caused this appearance of gloom, I know not. Certainly, he could never expect to be made a partner himself. It was perhaps a species of jealousy which filled his soul. He would no longer know so much of the business.

George came with the Mother-in-law Elect and the *fiancée*. Forgiveness, Peace, Amnesty,

and Charity sat all together upon the brow of the elder lady. She was magnificent in a dark crimson velvet, and she had a good deal of gold about her arms and neck. Jewish ladies are said to show, by the magnificence of their attire, the prosperity of the business. Why not? It is a form of enjoying success. There are many forms: one man buys books: let him buy books. Another collects pictures. Why not? One woman wears crimson velvet. Why not? In this way she enjoys her wealth and proclaims it. Again, why not? It seems to the philosopher a fond and vain thing to deck the person at all times, and especially fond when the person is middle-aged and no longer beautiful. We are not all philosophers. There are many middle-aged men who are extremely happy to put on their uniform and their medals and their glittering helmets. Mrs. Arundel wore her velvet as if she enjoyed the colour of it, the richness of it, the light and shade that lay in its folds, and the soft feel of it. She wore it, too, as an

outward sign that this was a great occasion. Her daughter, Lady Dering, came also arrayed in a queenly dress of amber silk with an aigrette of feathers in her hair. To be sure, she was going on somewhere after the dinner. Elsie, for her part, came in a creamy white almost like a bride : but she looked much happier than most brides. Hilda's husband, Sir Samuel, who was some six or seven years younger than his brother, was in appearance a typical man of wealth. The rich man can no longer, as in the days of good old Sir Thomas Gresham, illustrate his riches by costly furs, embroidered doublets, and heavy chains. He has to wear broadcloth and black. Yet there is an air, a carriage, which belongs to the rich man. In appearance, Sir Samuel was tall, like his brother, but not thin like him : he was corpulent : his face was red : he was bald, and he wore large whiskers, dyed black. The late dissensions were completely forgotten. Hilda embraced her sister fondly. 'My dear,' she whispered,

‘we have heard all. Everything—everything is changed by these fortunate events. They do you the greatest credit.—George’—she took his hand and held it tenderly—‘I cannot tell you how happy this news has made us all. You will be rich in the course of years. Sir Samuel was only saying, as we came along’——

‘I was saying, young gentleman,’ the Knight interrupted, ‘that the most beautiful thing about money is the way it develops character. We do not ask for many virtues—only honesty and diligence—from the poor. When a man acquires wealth we look for his better qualities.’

‘Yes, indeed,’ Hilda murmured. ‘His better qualities begin to show.—Elsie, dear, that is a very pretty frock. I don’t think I have seen it before. How do you like my dress?’

George accepted this sudden turn in opinion with smiles. He laughed at it afterwards. For the moment it made him feel

almost as if he was being rewarded for some virtuous action.

Dinner was announced at seven—such were the old-fashioned manners of this old gentleman. He led in Mrs. Arundel, and placed Elsie on his left. At first, the dinner promised to be a silent feast. The two lovers were not disposed to talk much—they had not yet recovered from the overwhelming and astonishing events of the day. Sir Samuel never talked at the beginning of dinner—besides, there was turtle soup and red mullet and whitebait—it is sinful to divert your attention from these good creatures. His wife never talked at dinner or at any other time more than she could help. Your statuesque beauty seldom does. Talking much involves smiling and even laughing, which distorts the face. A woman must encourage men to talk: this she can do without saying much herself.

Presently Mr. Dering roused himself and began to talk, with a visible effort, first to

Mrs. Arundel of things casual : then to Elsie : and then to his brother, but always with an effort, as if he was thinking of other things. And a constraint fell upon the party.

When the cloth was removed and the wine and fruit placed upon the dark and lustrous board, he filled a glass and made a kind little speech.

‘My Partner,’ he said, ‘I drink to you. May your connection with the House be prosperous ! It is a very great good fortune for me to have found such a Partner.—Elsie, I join you with my Partner. I wish you both every happiness.’

He drained the bumper and sent round the decanters.

Then he began to talk, and his discourse was most strange. ‘Had it been,’ said his brother afterwards, ‘the idle fancies of some crackbrained writing fellow, I could have understood it ; but from him—from a steady old solicitor—a man who has never countenanced any kind of nonsense—to be sure he said it

was only an illusion. I hope it isn't a softening. Who ever heard of such a man as that having dreams and illusions ?'

Certainly no one had ever before heard Mr. Dering talk in this new manner. As a rule, he was silent and grave even at the head of his own table. He spoke little and then gravely. To-night his talk as well as his face was changed. Who would have thought that Mr. Dering should confess to illusions, and should relate dreams, and should be visited by such dreams? Remember that the speaker was seventy-five years of age, and that he had never before been known so much as to speak of benevolence. Then you will understand something of the bewilderment which fell upon the whole company.

He began by raising his head and smiling with a strange and new benignity—but Elsie thought of her portrait. 'We are all one family here,' he said; 'and I may talk. I want to tell you of a very remarkable thing that has recently happened to me. It has

been growing, I now perceive, for some years. But it now holds me strongly, and it is one reason why I am anxious to have the affairs of the House in the hands of a younger man. For it may be a sign of the end. At seventy-five anything uncommon may be a sign.'

'You look well, Mr. Dering, and as strong as most men of sixty,' said Mrs. Arundel.

'Perhaps. I feel well and strong. The fact is that I am troubled—or pleased—or possessed—by an Illusion.'

'You with an Illusion?' said his brother.

'I myself. An Illusion possesses me. It whispers me from time to time that my life is wholly spent in promoting the happiness of other people.'

'Well,' said his brother, 'since you are a first-class solicitor, and manage the affairs of many people very much to their advantage, you certainly do promote their happiness.'

'Yes, yes—I suppose so. My Illusion further is that it is done outside my business—without any bill afterwards'—Checkley looked

up with eyes wide open—‘I am made to believe that I am working and living for the good of others. A curious Illusion, is it not?’

The City man shook his head. ‘That any man can possibly live for the good of others is, I take it, always and under all circumstances an Illusion. In the present state of society—and a very admirable state it is’—he rolled his bald head as he spoke and his voice had a rich roll in it—‘a man’s first duty—his second duty—his third duty—his hundredth duty—is to himself. In the City it is his business to amass wealth—to roll it up—roll it up’—he expressed the words with feeling—‘to invest it profitably—to watch it, and to nurse it as it fructifies—fructifies. Afterwards, when he is rich enough, if ever a man can be rich enough, he may exercise as much charity as he pleases—as he pleases. Charity seems to please some people as a glass of fine wine’—he illustrated the comparison—‘pleases the palate—pleases the palate.’

The lawyer listened politely and inclined his head.

‘There is at least some method in my Illusion,’ he went on. ‘You mentioned it. The solicitor is always occupied with the conduct of other people’s affairs. That must be admitted. He is always engaged in considering how best to guide his fellow man through the labyrinthine world. He receives his fellow-man at his entrance into the world, as a ward: he receives him grown up, as a client: he advises him all his life at every step and in every emergency. If the client goes into partnership, or marries, or buys a house, or builds one, or gets into trouble, the solicitor assists and advises him. When the client grows old, the solicitor makes his will. When the client dies, the solicitor becomes his executor and his trustee, and administers his estate for him. It is thus a life, as I said, entirely spent for other people. I know not of any other, unless it be of medicine, that so much can be said. And think what terrors,

what anxieties, what disappointments, the solicitor witnesses and alleviates ! Think of the family scandals he hushes up and keeps secret ! Good Heavens ! if a solicitor in large practice were to tell what he knows, think of the terrible disclosures ! He knows everything. He knows more than a Roman Catholic priest, because his penitents not only reveal their own sins but also those of their wives and sons and friends and partners. And anxiety, I may tell you, makes a man better at confessing than penitence. Sometimes we bring actions at law and issue writs and so forth. Well now : this part of our business, which is disagreeable to us, is actually the most beneficent of any. Because, by means of the cases brought before the High Court of Justice, we remind the world that it must be law abiding as well as law worthy. The Law, in order to win respect, must first win fear. Force comes before order. The memory of force must be kept up. The presence of force must be felt. For

instance, I have a libel case just begun. It is rather a bad libel. My libeller will suffer : he will bleed : but he will bleed for the public good, because thousands who are only anxious to libel and slander, to calumniate and defame their neighbours, will be deterred. Oh ! it will be a most beneficent case—far-reaching—striking terror into the hearts of ill-doers.—Well—this, my friends, is my Illusion. It is, I suppose, one of the many Illusions with which we cheat old age and rob it of its terrors. To everybody else I am a hard-fisted lawyer exacting his pound of flesh from the unfortunate debtor, and making myself rich at the expense of the creditor.'

'Nonsense about how a man gets rich,' said the man of business. 'He can only get rich if he is capable. Quite right. Let the weak go under. Let the careless and the lazy starve.'

'At the same time,' said Elsie softly, 'it is not all illusion. There are others besides the careless and the lazy'—

‘Sometimes,’ the old lawyer went on, ‘this Illusion of mine—oh ! I know it is only Illusion—takes the form of a dream—so vivid that it comes back to me afterwards as a reality. In this dream, which is always the same, I seem to have been engaged in some great scheme of practical benevolence.’

‘Practical—— What? You engaged in Practical Benevolence?’ the City man asked in profound astonishment. The Illusion was astonishing enough ; but to have his brother talk of practical benevolence was amazing indeed.

‘Practical benevolence,’ repeated Mr. Dering. His voice dropped. His eyes looked out into space : he seemed as one who narrates a story. ‘It is a curiously persistent dream. It comes at irregular intervals ; it pleases me while it lasts.—Oh ! in the evening after dinner, while one takes a nap in the easy-chair, perhaps—it is, as I said, quite vivid. The action of this dream always takes place

in the same room—a large room, plainly furnished, and looking out upon an open space—I should know it if I saw it—and it fills me with pleasure—in my dream—just to feel that I am—there is no other word for it—diffusing happiness. How I manage this diffusion, I can never remember ; but there it is—good solid happiness, such as, in waking moments, one feels to be impossible.’

‘Diffusing happiness—you !’ said his brother.

‘A very beautiful dream,’ said Elsie. But no one dared to look in each other’s face.

‘This strange dream of mine,’ continued Mr. Dering, ‘does not form part of that little Illusion, though it seems connected with it. And as I said, mostly it comes in the evening. The other day, however, I had it in the afternoon—went to sleep in my office, I suppose.—Did you find me asleep, Checkley ? It was on Friday.’

‘No. On Friday afternoon you went out.’

‘Ah! When I came back, then—I had forgotten that I went out. Did I go out? Strange! Never mind. This continuous dream opens up a world of new ideas and things which are, I perceive, when I am awake, quite unreal and illusory. Yet they please. I see myself, as I said, diffusing happiness with open hands. The world which is thus made happier consists entirely of poor people. I move among them unseen: I listen to them: I see what they do, and I hear what they say. Mind—all this is as real and true to me as if it actually happened. And it fills me with admiration of the blessed state of poverty. In my dream I pity the rich, with all my heart. To get rich, I think—in this dream—they must have practised so many deceptions’——

‘Brother! brother!’ Sir Samuel held up both hands.

‘In my dream—only in my dream. Those who inherit riches are burdened with the weight of their wealth, which will not suffer

them to enter into the arena; will not allow them to develop and to exercise their talents, and afflicts them with the mental and bodily diseases that belong to indolence. The poor, on the other hand, who live from day to day, sometimes out of work for weeks together, practise easily the simple virtues of brotherly love, charity, and mutual helpfulness. They have learned to combine for the good of all rather than to fight, one against another, for selfish gain. 'It is the only world where all are borrowing and lending, giving and helping.'

'Brother, this dream of yours is like a socialistic tract.'

'It may be. Yet you see how strongly it takes hold of me, that while I see the absurdity of the whole thing, it is not unpleasing to recall the recollection of it. Well—I do not know what set me talking about this dream.'

The smiles left his face: he became grave again: he ceased to talk: for the rest of the evening he was once more the old solicitor, weighed down with the affairs of other people.

‘Checkley’—it was on the doorstep, and Sir Samuel waited while his wife said a few fond things to her sister—‘what the devil came over my brother to-night?’

‘I don’t know indeed, Sir Samuel. I never heard him talk like that before. Doin’ good to ’em? Servin’ a writ upon ’em is more our line. I think he must be upset somewhere in his inside, and it’s gone to his head.’

‘Practical benevolence? Living for other people? Have you heard him complain of anything?’

‘No, Sir Samuel. He never complains. Eats hearty, walks upright and strong, works like he always has worked. — Doin’ good! And the blessedness of being pore! Seems most wonderful. Blessedness of being pore! Well, Sir Samuel, I’ve enjoyed that blessedness myself, and I know what it’s like. Any or’nary preachin’ chap might talk that nonsense; but for your eminent brother, Sir Samuel, such a lawyer as him—to be talking such stuff—if I may humbly so speak of my

learned master's words—it is—Sir Samuel—it really is !’

‘He said it was a dream, remember.—But I agree with you, Checkley. It is amazing.’

‘Humph ! The blessedness of being pore ! And over such a glass of Port, too ! I thought I should ha’ rolled off my chair—I did, indeed.—Here’s your good lady, Sir Samuel.’

‘Elsie,’ said Mrs. Arundel in the carriage, ‘I think it was high time that Mr. Dering should take a partner. He to dream of practical benevolence ? He to be diffusing happiness with open hands ? Oh ! most lamentable—I call it. However, the deeds are signed, and we are all right. In case of anything happening, it is a comfort to think that George’s position would be only improved.’

CHAPTER IX

AT THE GATES OF PARADISE

MANY women have advanced the doctrine that the happiest time of life is that of their engagement. Of course no man can possibly understand this theory; but from a woman's point of view it can be defended because it is for some girls the most delightful thing in the world to be wooed; and until the church service is actually said and the ring is on the finger, the bride is Queen and Mistress; afterwards—not always. But the happiness of it depends upon its being a courtship without obstacles. Now, in the case of the young couple whose fortunes we are following, there was plenty of love with excellent wooing; but the engagement had been opposed by the

whole tribe of Arundels, so that every time she met her lover it was in open rebellion against her mother. To go home from a walk with him only to find the silence of resentment at home was not pleasant. Again, we have seen how they were looking forward to a life of poverty—even of privation. Dame Penury with her pinching ways and shrewish tongue was going to be their constant lodger. Then the young man could not choose but ask himself whether he was not a selfish beast to take a girl out of plenty into privation. And the girl could not choose but ask herself whether she was not selfish in laying this great burden upon the back of her lover. No one can be indifferent to such a prospect : no one can contemplate with pleasure the cheese-parings, the savings, the management of such a life : no one can like having to make a penny do the work of sixpence : no one can rejoice as one steps down, down, down the social ladder : no one can anticipate with satisfaction the loss of

gentlehood for the daughters, and the loss of an adequate education for the sons.

‘You will make me happy,’ said the lover, ‘at the cost of everything that makes life happy for yourself.’

‘If I make you happy,’ said the girl, ‘I ask for nothing more. But oh! I am laying a heavy burden upon you. Can you bear it? Will you never blame me if the burden is greater than you can bear?’

And now all the trouble vanished like a cloud from the morning sky—vanished so completely that there was not a trace of it left anywhere. The accusing figure of her mother was changed into a smiling face of pleased and satisfied maternity: reproaches were turned into words of endearment, angry looks to presents and caresses. And as for her sister, you might have thought that all this good fortune was actually achieved and conquered by Elsie—otherwise, how could one justify the praise and flattery that Hilda now lavished upon her? She gave a great dinner

as a kind of official reception of the bridegroom into the family ; she also gave a dance, at which she herself was the most beautiful woman—she stood in a conspicuous place all the evening, magnificently dressed, statuesque, wonderful : and Elsie was the prettiest girl at the party ; but between the most beautiful woman and the prettiest girl was a difference ! There is nothing like good fortune to bring out a girl's good qualities : Elsie had always had friends, now she might have numbered them by hundreds. Good fortune breeds friends as the sunshine creates the flowers. She was congratulated, caressed, and flattered enough to turn her head. Now, girls are so constituted that they love admiration, which is a kind of affection, even when it takes the form of flattery : and their heads may be easily turned ; but they are as easily turned back again. And the house—the widow's house—which for so many years had been so dull and quiet a place, was transformed into a place of entertainment. It only wanted

coloured lamps to make it another Vauxhall : it was crowded every night with the younger friends of bride and bridegroom. George had many friends. He was gregarious by nature : he was a rowing man on the athletic side : he had a healthy love and a light hand for things like billiards, shooting, and fishing : they are tastes which assist in the creation of friendships.

These friends—young fellows of like mind—came to the house in multitudes to rally round the man about to desert their ranks. Young men are forgiving : George would row no more among them : he would be lost to the billiard table, and to the club itself : yet they forgave him, and accepted his invitation and went to see the bride. They found her with the friends of her own age. Heavens ! how the daring of one man in taking away a maiden from the band encourages others ! There are six love stories at least, all rising out of these evenings, and all of surpassing interest, had one the time to write them.

They are both grave and gay : there are tears in every one : the course of true love in no case ran smooth except in the Story of the Two Stupids. Love's enemies can never effect aught against a Stupid, and so these two Stupids became engaged without opposition, and were married with acclamations ; but they are too Stupid—perhaps—to know their own happiness.

All this went on for three weeks. It was arranged that the happy pair should be married in the middle of August : they had resolved to spend their honeymoon in France, staying a few days in Paris, and then going on to see the towns and the country along the Loire, with the old city of Tours for their centre. They proposed to live entirely upon fruit and wine and kisses. No place in the world like Touraine for those who are so young, and so much in love, and so perfectly satisfied with so simple a diet. Even for those who take a cutlet with the fruit and the wine, there is no place equal to Touraine. Meantime, against

the home-coming, a desirable flat was secured, not one of your little economical flats, all drawing-room with two or three rabbit hutches for bedrooms, but a large and highly decorated flat with all the newest appliances, large rooms, and a lift and plenty of space for the dinner-parties and receptions which Elsie would have to give. The servants were engaged. The furniture was ordered, all in the advanced taste of the day—carpets, curtains, pictures, over-mantels, cabinets, screens. Elsie went every day to her new home and found something omitted, and sat down in it to wonder what it would be like—this new life she was entering upon. Oh! it was a busy time.—Then there was her trousseau—everybody knows the amount of thought and care required for a trousseau: this was approaching completion—everybody knows the happiness, peculiar, and unlike any other kind of happiness, with which a girl contemplates a heap of ‘things,’ all her own. I suppose that it is only at her wedding that

she can enjoy this happiness, for afterwards, the 'things' are not her own, but the things of the family. The bride's dress, another thing of supreme importance, had been tried on, though as yet it was very, very far from being finished. The bridesmaids, two of George's sisters, had also already tried on their dresses. They came every day, two very sweet girls, who have both to do with those six love stories which will never, I fear, be told, to talk over the events and to see the presents. These came in daily, and were laid out in a room by themselves, looking very splendid: their splendour proved the wealth and the position of the pair, because rich presents are only given to rich people.

In a word, everybody was heartily, loyally sympathetic, as if to make up for the previous harshness and coldness. For four weeks this happiness lasted! It was on Monday, June 29, that the golden shower descended upon them: it was on Monday, July 20, that the rain of gold ceased, and another kind of cloud

came up which speedily changed into a driving storm of rain and sleet and hail and ice and snow.

Look at them on Sunday. Before the storm there is generally a brief time of sunshine, warm and fine: after the storm, the calm that follows is a time of dismay, speechless and tearless. Sunday was the day before the storm: it was a day of sunshine without and within. The lovers spent the whole day together, hand in hand. They went to church together: they sat side by side, they warbled off the same hymn book. The service proved, as the preacher used to say, a season of refreshment, for never doth religion so uplift the soul as when it is entirely happy: the voices of the choir chanting the psalms filled them with joy, and would have done so even if they had been penitential minors, and the lamentation of a sinner. Their hearts rose higher and higher as the preacher exhorted, and would have flown upwards just as much whether he had brandished the

terrors of the law or held out the gracious promise of the Gospel. For you see, at such a time as this, whatever was said or done only led this faithful pair farther and deeper into the shady glades and fragrant lawns and flowery dells of Love's Paradise.

Every church, at every service, and especially in the evening, contains many such lovers. You may know them by certain infallible signs. They sit very close together : they sing off the same book : their faces betray by the rigidity of their attitude, which is that of pretended attention, the far away expression of their eyes, and the absence of any external sign of emotion or sympathy with the preacher, that their hands, beneath some folds of the feminine gabardine, are closely clasped. It has sometimes pleased the philosopher and relieved the tedium of a dull sermon to look round the congregation and to pick out the lovers—here a pair and there a pair. Even in the church, you see, Love is conqueror and king.

These lovers, therefore, went to church in a frame of mind truly heavenly : nobody in the whole congregation felt more deeply pious : every response was an Act of Praise : every prayer an Act of Gratitude : every hymn a personal Thankoffering. But beneath those seemingly calm faces was flying and rushing a whirlwind of hopes, memories, plans, projects, and gratitudes. He who looks back upon the days immediately before his wedding-day—most men no more remember their own emotions than a child remembers yesterday's ear-ache—will wonder how he lived through that time of change, when all that he prayed for was granted, but on the condition of a turning upside down of all his habits, customs, and petted ways.

All round them sat the people, no doubt with minds wholly attuned to the service of Prayer and Praise. Well, the sheep in a flock to outward seeming are all alike, yet every animal has his own desires and small ambitions for himself. So I suppose with the congrega-

tion. As every man shuts the street door behind him and trudges along the way to church—the *Via Sacra*—with wife and children, he carries in his waistcoat pocket, close to his heart, a little packet of business cares to think upon during the sermon. And if all the thoughts of all the people could be collected after the sermon instead of the offertory, they would make a salutary oblation indeed.

‘George,’ said Elsie, as they came out, ‘let us go into the Gardens and sit under a tree and talk. Let us get away from everybody for half-an-hour.’

Kensington Gardens were filled with the customary throng of those who, like themselves, had been to church. The carping philosopher says unkind things about Church, and Gardens, and Fashion. As if Church would ever keep like from congregating with like! There were shoals of beautiful girls, dressed as well as they knew or could afford: dozens of young fellows, and with them the no

longer quite so young, the no longer young, the no longer young at all, the middle-aged, the elderly and the old, not to speak of the children. Elsie looked up and down the walk. ‘We are never so much alone as in a crowd,’ she said, with the air that some girls assume of saying an original thing—which no woman ever did say yet, unless by accident.

They joined the stream : presently George led the girl out of the road and across the grass to a place where two or three chairs were set under the trees. They sat down. Then occurred the miracle wrought in these gardens every day and all day long. Out of the ground sprang a man—for such he seemed, though doubtless a spirit-messenger—who demanded twopence. This paid, he vanished straightway. After this ceremony they talked.

‘George,’ said the girl, ‘every day now, wherever I am, even at church, I feel as if I should like to jump up and to sing and dance. This morning I should have liked a service all to ourselves—you to read and I to sing : you

to pray and I to praise. I kept wondering if there was any girl in the place so happy as myself—or so unhappy as I was three short weeks ago.’

‘Elsie,’ said George—a simple thing to say, but it had a thousand meanings.

‘We have not deserved it. Indeed, indeed—we have not. Why are we singled out for such joy? We already had the greatest thing of all—we had love. That is happiness enough for some women. We only wanted a little more money, and now we have all this great fortune.’

‘It is wonderful, Elsie!’

She laid her hand on his and spoke in her sweet low voice, gazing upwards. ‘George! I am so happy, that I want everybody else to be happy as well. The angels, I am sure, must lose some of their joy in wishing that all were with them. I pity all those poor girls who have no lovers: all those poor married people who are lying in poverty: all those poor creatures who are trying for what they

cannot get ; all those who are weeping outside the gates of Heaven. George, it is a beautiful world, and it should be such a happy world : there should be nothing but joy all through life. There is such an abundance of happiness possible in it. Sadness is only a passing cloud : anxiety is only a touch of east wind : evil and pain are only fleeting shadows.'

She sighed and clasped her hands, and the tears rose to her eyes.

'We shall grow old together, George,' she went on, murmuring rather than speaking.—I omit her lover's interruptions and interjections.—'You will always love me, long after my beauty—you know you will call it beauty, George—is past and gone : even when I am a poor old crone doubled up in my arm-chair : you will always love me. My life will be full—full—full of love. Perhaps'—— Here her face flushed, and she stopped. 'We shall have no trouble about money : we shall go on always learning more and more, growing wiser and wiser and wiser. You will be a

wise and good man, thinking and working all your life for other people, just as Mr. Dering imagined—three weeks ago. Everybody will love and respect you. Then you will grow gray-headed, you poor, dear boy ; and all the world will say how wise and strong you are ; and I shall be prouder of my old husband than even I was of my young lover. The life that others have dreamed, we shall live. Every day shall come laden with its own joy, so that we would not, if we could help it, suffer it to go away.’ She struck a deeper note, and her voice trembled and sank and her eyes filled with tears : ‘ Life shall be all happiness, as God intended for us. Even Death will be little sorrow, for the separation will be so short.’ Once more she laid her hand on his.

Even to the most frivolous, the prospect of the wedded life awakens grave and solemn thoughts : for those who have eyes to see and ears to hear and brains to understand, there is no prospect so charged with chances and

possibilities, where even life itself may become a Death in Life.

When George left her in the evening, he drove to see Athelstan.

‘So,’ he said, ‘you have been courting all day, I suppose. You ought to have had enough of it. Sit down and have something—a pipe—a cigar.—Well—you are going to be very jolly, I suppose. Elsie’s little fortune will help a bit, won’t it?’

‘I should think so, indeed.’

‘Yes—I’ve been very glad, ever since you told me that the child had had this stroke of luck. I wonder who gave her the money? To be sure, there is plenty of money knocking about among the Arundels. Most of us have had a sort of instinct for making money. Put us down anywhere among a lot of men in a city, and we begin to transfer the contents of their pockets to our own.’

‘Meanwhile, give up this old resentment. Come back to your own people. Come to our wedding.’

‘I cannot possibly, unless you will tell me who forged that cheque. How could I go back to people who still believe me guilty? When you are married, I will go and see Elsie, which I can do with a light heart. You have not told any one about my return?’

‘Certainly not. No one suspects, and no one talks or thinks about you.’

Athelstan laughed a little. ‘That is a doubtful piece of information. Am I to rejoice or to weep, because I am completely forgotten and out of mind? It is rather humiliating, isn’t it?’

‘You are not forgotten at all. That is a different thing. Only they do not speak of you.’

‘Well, George, never mind that now. I am glad you came to-night, because I have some news for you. I have found the commissionnaire who took the cheque to the Bank—actually found the man.’

‘No! After all these years?’

‘I wrote out the particulars of the case—

briefly. Yesterday I took the paper to the commissionnaires' barrack in the Strand and offered a reward for the recovery of the man who had cashed the cheque. That same evening the man presented himself and claimed the reward. He remembered the thing very well—for this reason: the gentleman who employed him first sent him with a bag to a Parcel Delivery Office: he did not look at the address. The gentleman was staying at the Cecil Hotel. Now the commissionnaire was a one-armed man. Because he had only one arm, the gentleman—who was a pleasant-spoken gentleman—gave him ten shillings for his trouble, which was nine shillings more than his proper pay. The gentleman sent him to the Bank with this cheque to cash, and he returned with seven hundred and twenty pounds in ten-pound notes. Then it was that the gentleman—who seems to have been a free-handed gentleman—gave him the ten shillings. The man says that he would know that gentleman anywhere.

He was old, and had gray hair. He says that he should know him wherever he saw him. What do you think of that ?'

'Well—it is something, if you could find that old man.'

'Why, of course it was Checkley—gray-haired Checkley. We'll catch that old fox, yet. Beware of Checkley. He's a Fox. He's a Worm. He's a creeping Centipede. When the old man goes, you must make Checkley pack.'

CHAPTER X

A MYSTERIOUS DISCOVERY

ON Monday morning the Unexpected happened. It came with more than common malignity. In fact nothing more threatening to the persons chiefly concerned in the calamity could have happened, though at first they were happily spared the comprehension of its full significance.

There is a wide-spread superstition—so wide that it must be true—that at those rare moments when one feels foolishly happy, at peace with all the world, at peace with one's own conscience, all injuries forgiven, the future stretched out before like a sunlit peaceful lake, some disaster, great or small, is certainly imminent. 'Don't feel too happy,' says Experience Universal. The Gods resent the

happiness of man. Affect a little anxiety. Assume a certain sadness. Restrain that dancing leg. If you must shake it, do so as if by accident, or as if in terror—for choice, shake it over an open grave in the churchyard. Stop singing that song of joy ; try the Lamentation of a Sinner instead. So will the Gods be deceived. Above all, never allow yourself to believe that the Devil is dead. He is not even asleep. By carefully observing these precautions, a great many misfortunes may be averted. If, for instance, George had gone home soberly on Sunday night instead of carrying on like a school-boy in playtime, obviously happy, and so inviting calamity, perhaps he would never have been connected—as he afterwards became—with this disaster.

You have heard that Mr. Dering was a man of method. Every morning he arrived at his office at a quarter before ten : he hung up his coat and hat in a recess behind the door : he then opened his safe with his own hand. Checkley had already laid out the

table with a clean blotting-pad, pens, and letter-paper : he had also placed the letters of the day upon the pad. The reading of the letters began the day's work. The lawyer read them, made notes upon them, rang for his shorthand clerk, and dictated answers. These despatched, he turned to the standing business. This morning, with the usual routine, he was plodding through the letters of the day, taking up one after the other, and reading half mechanically. Presently he opened one, and looked at the heading. 'Ellis and Northcote,' he said. 'What do they want?' Then he suddenly stopped short and started. Then he began the letter again, and again he stopped short. It was from his brokers in the City, and it recommended a certain advantageous investment. That was not in itself very extraordinary. But it contained the following remarkable passage : 'You have made such great transfers and so many sales during the last few months that you have probably more profitable uses

for money in your own business. But if you should have a few thousands available at the present moment, it is a most favourable opportunity' —

'Great transfers and many sales?' asked Mr. Dering, bewildered. 'What transfers? What sales does he mean?'

He turned over the pages of his Diary. He could find no transactions of the kind at all. Then he reflected again. 'I can remember no transfers,' he murmured. 'Is this another trick of memory?'

Finally, he touched the bell upon his table.

'Checkley,' said Mr. Dering, on the appearance of the ancient clerk, 'I have got a letter that I don't understand at all. I told you that my memory was going. Now you see. Here is a letter about transfers and sales of stock. What transfers? I don't understand one word of it. My memory is not only going—it is gone.'

'Memory going? Nonsense,' the old man shook his head. 'No—no; your memory is

all right. Mine is as clear as a bell. So's yours. You eat hearty. So do I. You sleep well. So do I. We're both as hale and hearty as ever.'

'No—no. My memory is not what it was. I've told you so a dozen times. I lose myself sometimes. Yesterday, when the clock struck twelve, I thought it was only ten. I had lost two hours. And sometimes when I walk home, I lose recollection of the walk afterwards.'

'Tut, tut; nobody of your age is such a young man as you. Why, you walk like five-and-twenty. And you eat hearty—you eat very hearty.' His words were encouraging, but he looked anxiously at his master. Truly, there was no apparent decay in Mr. Dering. He sat as upright: he looked as keen: he spoke as clearly, as ever.

'Well—about this letter. My friend Ellis, of Ellis and Northcote, writes to me about something or other, and speaks of my effecting great transfers and sales of stock lately. What does he mean?'

‘You haven’t bought or sold any stock lately, that I know of.’

‘Well, you would have known.—Have we had to make any investments for clients of late? There was the Dalton-Smith estate.’

‘That was eleven months ago.’

‘I suppose he must mean that—he can’t mean anything else. Yes, that is it. Well—I’ve got a Partner now, so that it matters less than it would have done—had my memory played me tricks with no other responsible man in the place.’

‘You didn’t want a partner,’ said Checkley jealously. ‘You had ME.’

‘He must mean that,’ Mr. Dering repeated. ‘He can’t mean anything else. However—has my Bank book been made up lately?’

‘Here it is. Made up last Friday. Nothing been in or out since.’

Mr. Dering had not looked at his book for three or four months. He was well served: his people took care of his Bank book. Now

he opened it, and began to run his finger up and down the pages.

‘Checkley,’ he said, ‘what has happened to Newcastle Corporation Stock? The dividends were due some weeks ago. They are not paid yet. Is the town gone bankrupt? And—eh? Where is Wolverhampton? And—and’—— He turned over the paper quickly. ‘Checkley, there is something wrong with the book. Not a single dividend of anything entered for the last four months. There ought to have been about six hundred pounds in that time.’

‘Queer mistake,’ said Checkley. ‘I’ll take the book round to the Bank, and have it corrected.’

‘A very gross and careless mistake, I call it. Tell the manager I said so. Let it be set right at once, Checkley—at once—and while you wait. And bring it back to me.’

The Bank was in Chancery Lane, close to the office. The old clerk went off on his errand.

‘A very careless mistake,’ the lawyer repeated; ‘any clerk of mine who committed such a mistake should be dismissed at once.’ In fact, the certainty of full and speedy justice kept Mr. Dering’s clerks always at a high level of efficiency.

He returned to the letters, apparently with no further uneasiness.

After ten minutes, Checkley taking longer than he expected, Mr. Dering became aware that his attention was wandering. ‘Great transfers and many sales,’ he repeated. ‘After all, he must mean the investment of that Dalton-Smith money. Yet that was only a single transaction. What can he mean? He must have made a mistake. He must be thinking of another client. It’s his memory, not mine, that is confused. That’s it—his memory.’

The large open safe in the corner was filled with stacks of paper tied up and endorsed. These papers contained, among other things, the securities for the whole of Mr. Dering’s

private fortune, which was now very considerable. Even the greatest City magnate would feel for Mr. Dering the respect due to wealth if he knew the amount represented by the contents of that safe. There they were, the leases, agreements, mortgages, deeds, bonds, conveyances, shares, all the legal documents by which the wicked man is prevented from seizing and appropriating the rich man's savings. Formerly the rich man kept his money in a box with iron bands. He locked up the box and put it in a recess in the cellar contrived in the stone wall. If he was only a bourgeois, it was but a little box, and he put it in a secret place (but everybody knew the secret) at the head of his bed. If he were a peasant, he tied his money up in a clout and put it under the hearthstone. In any case, thieves broke in and stole those riches. Now, grown wiser, he has no box of treasures at all: he lends it all in various directions and to various associations and companies. Every rich man is a money-lender: he is either

Shylock the Great or Shylock the Less, according to the amount he lends. Thieves can steal nothing but paper which is no use to them. As we grow wiser still, we shall have nothing at all in any house that can be of any use to any thief, because everything in the least valuable will have its papers, without the production of which nothing of value will be bought or sold. And all the gold and silver, whether forks or mugs, will be lodged in the Bank. Then everybody will become honest, and the eighth commandment will be forgotten.

Among Mr. Dering's papers were share certificates, bonds, and scrip of various kinds, amounting in all to a great many thousands. Of this money a sum of nearly thirteen thousand pounds belonged to Elsie, but was still in her guardian's name. This, of course, was the fortune which had fallen so unexpectedly into the girl's hands. The rest, amounting to about twenty-five thousand pounds, was his own money. It represented of course only a

part, only a small part, of his very respectable fortune.

Mr. Dering, whose memory, if it was decaying, was certainly clear on some points, looked across the room at the open safe, and began to think of the papers representing their investments. He remembered perfectly all the different Corporation Stock. All the water, gas, railway shares, the Indian Stock and the Colonial Stock : the Debenture companies and the Trading companies. He was foolish, he thought, to be disturbed by a mere mistake of the broker : his recent lapses of memory had made him nervous : there could be nothing wrong : but that clerk at the Bank ought to be dismissed for carelessness. There could be nothing wrong : for the sake of assurance he would turn out the papers : but there could be nothing wrong.

He knew very well where they were ; everything in his office had its place : they were all tied up together in a bulky parcel, bestowed upon a certain shelf or compart-

ment of the safe. He pushed back his chair, got up, and walked over to the safe.

Strange! The papers were not in their place. Again he felt the former irritation at having forgotten something. It was always returning: every day he seemed to be forgetting something. But the certificates must be in the safe. He stood irresolutely looking at the piles of papers, trying to think how they could have been displaced. While he was thus wondering and gazing, Checkley came back, Bank-book in hand.

‘There is something wrong,’ he said. ‘No dividends at all have been paid to your account for the last three months. There is no mistake at the Bank. I’ve seen the manager, and he’s looked into it, and says there can’t be any mistake about the entries.’

‘No dividends? What is the meaning of it, Checkley? No dividends? Why, there’s thirty-eight thousand pounds worth of stock. The certificates are kept here in the safe; only, for some reason or other, I can’t find

them at the moment. They must be in the safe somewhere. Just help me to find them, will you?’

He began to search among the papers, at first a little anxiously, then nervously, then feverishly.

‘Where are they?’ he cried, tossing over the bundles. ‘They must be here. They must be here. Let us turn out the whole contents of the safe. We must find them. They have never been kept in any other place. Nobody has touched them or seen them except myself.’

The old clerk pulled out all the papers in the safe and laid them in a great pile on the table. When there was nothing left in the safe, they began systematically to go through the whole. When they had finished, they looked at each other blankly.

Everything was there except the certificates and scrip representing the investment of thirty-eight thousand pounds. These alone could not be found. They examined every

packet: they opened every bundle of papers: they looked into every folded sheet of parchment or foolscap. The certificates were not in the safe. 'Well,' said the clerk at last, 'they're not here, you see.—Now then!'

In the midst of their perplexity happened a thing almost as surprising and quite as unexpected as the loss of the certificates. Among the papers was a small round parcel tied up with red tape. Checkley opened it. 'Bank-notes,' he said, and laid it aside. They were not at the moment looking for bank-notes, but for certificates. When he was satisfied that these were not in the safe, and had thrown, so to speak, the responsibility of finding out the cause of their absence upon his master, he took up once more this bundle. It was, as he had said, a bundle of bank-notes rolled up and tied round. He untied the knot and laid them flat, turning up the corners and counting. 'Curious,' he said; 'they're all ten-pound notes—all ten-pound

notes: there must be more than fifty of them. And the outside one is covered with dust. What are they?’

‘How should I know?’ said Mr. Dering irritably. ‘Give them to me. Bank-notes? There are no Bank-notes in my safe.’

‘Forgotten!’ the clerk murmured. ‘Clients’ money, perhaps. But the client would have asked for it. Five or six hundred pounds. How can five hundred pounds be forgotten? Even a Rothschild would remember five hundred pounds. Forgotten!’ He glanced suspiciously at his master, and shook his head, fumbling among the papers.

Mr. Dering snatched the bundle from his clerk. Truly, they were bank-notes—ten-pound bank-notes; and they had been forgotten. The clerk was right. There is no Firm in the world where a bundle worth five hundred pounds could be forgotten and no inquiry made after it. Mr. Dering stared blankly at them. ‘Notes!’ he cried—‘notes!’

Ten-pound notes. What notes?—Checkley, how did these notes come here?’

‘If you don’t know,’ the clerk replied, ‘nobody knows. You’ve got the key of the safe.’

‘Good Heavens!’ If Mr. Dering had been twenty years younger, he would have jumped. Men of seventy-five are not allowed to jump. The dignity of age does not allow of jumping. ‘This is most wonderful! Checkley, this is most mysterious!’

‘What is it?’

‘These notes—the Devil is in the safe to-day, I do believe. First the certificates are lost; that is, they can’t be found—and next these notes turn up.’

‘What notes are they, then?’

‘They are nothing else than the Bank-notes paid across the counter for that forged cheque of eight years ago. Oh! there is no doubt of it—none whatever. I remember the numbers—the consecutive numbers—seventy-two of them—seven hundred and twenty

pounds. How did they get here? Who put them in? Checkley, I say, how did these notes get here?’

He held the notes in his hand and asked these questions in pure bewilderment, and not in the expectation of receiving any reply.

‘The notes paid to that young gentleman when he forged the cheque,’ said Checkley, ‘must have been put back in the safe by him. There’s no other way to account for it. He was afraid to present them. He heard you say they were stopped, and he put them back. I think I see him doing it. While he was flaring out, he done it—I’m sure I see him doing it.’

Mr. Dering received this suggestion without remark. He laid down the notes and stared at his clerk. The two old men stared blankly at each other. Perhaps Checkley’s countenance, of the two, expressed the greater astonishment.

‘How did those notes get into the safe?’ the lawyer repeated. ‘This is even a more

wonderful thing than the mislaying of the certificates. You took them out. Show me exactly where they were lying.'

'They were behind these books. See! the outside note is covered with dust.'

'They must have been lying there all these years. In my safe! The very notes paid across the counter to the forger's messenger! In my safe! What does this mean? I feel as if I was going mad. I say—What does all this mean, Checkley?'

The clerk made answer slowly, repeating his former suggestion.

'Since young Arundel forged the cheque, young Arundel got the notes. Since young Arundel got the notes, young Arundel must have put them back. No one else could. When young Arundel put them back, he done it because he was afraid of your finding out. He put them back unseen by you that day when you charged him with the crime.'

'I did not charge him. I have charged no one.'

‘I charged him, then, and you did not contradict. I’d charge him again if he was here.’

‘Any man may charge anything upon any other man. There was no proof whatever, and none has ever come to light.’

‘You’re always for proofs that will convict a man. I only said that nobody else could do the thing. As for putting the notes back again in the safe, now I come to think of it’—his face became cunning and malignant—‘I do remember—yes—oh! yes—I clearly remember—I quite clearly remember—I see it as plain as if it was before me. He got sidling nearer and nearer the safe while we were talking: he got quite close—so—he chucked a bundle in when he thought I wasn’t looking. I think—I almost think—I could swear to it.’

‘Nonsense,’ said the lawyer. ‘Your memory is too clear. Tie up the notes, Checkley, and put them back. They may help, perhaps, some time, to find out the

man. Meantime, let us go back to our search. Let us find these certificates.'

.

They had now examined every packet in the safe: they had looked at every paper: they had opened every book and searched through all the leaves. There was no doubt left: the certificates were not there.

Checkley began to tie up the bundles again. His master sat down trying to remember something—everything—that could account for their disappearance.

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